



Bank Holding Company Performance Report December 31, 2009

BHC Name JPMORGAN CHASE & CO.

City/State NEW YORK, NY

Bank Holding Company Information

RSSD Number: 1039502

Federal Reserve District: 2

Consolidated Assets (\$000): 2,031,989,000

Peer Group Number: 1 Number in Peer Group: 77

Number of Bank Subsidiaries: 5

Peer Group Number	Description
-------------------	-------------

- | | |
|---|--|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier bank holding companies |

ADDRESS:
JPMORGAN CHASE & CO.
270 PARK AVENUE
NEW YORK, NY 10017

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Summary Ratios

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005			
	BHC	Peer 1	Pct													
Average assets (\$000)		2,024,739,250			1,791,719,250			1,454,810,250			1,314,057,500			1,185,022,500		
Net income (\$000)		11,728,000			5,605,000			15,365,000			14,444,000			8,483,000		
Number of BHCs in peer group		77			71			66			68			69		
EARNINGS AND PROFITABILITY																
PERCENT OF AVERAGE ASSETS:																
Net interest income (TE).....	2.55	2.77	28	2.21	2.88	16	1.85	3	11	1.65	3.09	10	1.70	3.08	11	
+ Non-interest income	2.39	1.98	66	1.49	1.60	52	3.10	1.64	85	3.13	1.91	79	3.06	2.03	78	
- Overhead expense	2.62	3.29	26	2.40	3.29	23	2.90	2.96	47	2.94	2.97	49	3.28	3.07	65	
- Provision for loan and lease losses	1.57	1.84	46	1.19	1.17	61	0.45	0.36	68	0.24	0.15	76	0.30	0.15	78	
+ Securities gains (losses).....	0.05	0.01	62	0.09	-0.12	86	0.01	-0.02	70	-0.04	-0.01	18	-0.11	0.01	5	
+ Other tax equiv adjustments.....	0.00	0.00	12	0.00	0.00	84	0.00	0.00	10	0.00	0.00	47	-0.02	0.00	7	
= Pretax net oper income (TE)	0.81	-0.33	70	0.20	-0.14	44	1.61	1.31	61	1.56	1.83	31	1.05	1.93	12	
Net operating income.....	0.58	-0.32	67	0.21	-0.23	51	1.06	0.86	62	1.04	1.18	36	0.72	1.24	15	
Net income.....	0.58	-0.30	70	0.31	-0.25	55	1.06	0.87	61	1.10	1.21	36	0.72	1.25	14	
Net income (sub S adjusted)																
PERCENT OF AVG EARNING ASSETS:																
Interest income (TE)	3.66	4.60	14	4.66	5.66	11	5.64	6.82	8	5.20	6.60	8	4.46	5.66	8	
Interest expense	0.83	1.49	17	2.17	2.41	30	3.53	3.44	53	3.31	3.16	57	2.48	2.21	75	
Net interest income (TE).....	2.83	3.08	26	2.50	3.23	18	2.11	3.34	11	1.89	3.42	10	1.98	3.45	10	
LOSSES, ALLOW, AND PAST DUE + NONACCR:																
Net Ln&Ls losses / Avg loans & leases	3.29	2.28	74	1.63	1.10	72	0.89	0.38	88	0.65	0.23	89	0.87	0.28	92	
Earnings coverage of net losses (X).....	2.09	1.86	67	2.46	2.64	56	6.52	13.40	41	7.68	33.33	26	4.19	22.73	11	
Ln&Ls allowance / Total Lns&Ls not held-for-sale.....	4.89	2.78	89	3.10	1.88	88	1.86	1.25	89	1.70	1.14	94	1.71	1.18	94	
Ln&Ls allowance / Total loans & leases.....	4.86	2.72	92	3.04	1.82	88	1.66	1.22	86	1.51	1.11	89	1.58	1.13	90	
Nonaccr Lns&Ls + ORE / Lns&Ls + ORE.....	4.42	4.35	56	1.96	2.42	47	1.12	1.08	64	0.76	0.57	75	0.81	0.48	81	
30-89 days PD Lns&Ls / Total Lns&Ls (confidential prior to March 2001).....	2.32	1.47	85	2.31	1.58	77	1.34	1.03	74	0.97	0.81	72	0.88	0.69	74	
LIQUIDITY AND FUNDING:																
Net noncore funding dependence.....	59.01	32.63	79	57.60	37.52	84	78.09	41.09	91	66.06	37.63	86	51.63	37.84	77	
Net ST noncore funding dependence	16.94	9.76	69	10.88	22.45	20	33.73	26.17	74	30.26	23.42	71	17.90	23.55	32	
Net loans and leases/total assets	30.47	56.54	10	33.93	61.91	9	34.97	63.85	7	35.21	62.66	8	36.85	60.09	10	
CAPITALIZATION:																
Tier 1 leverage ratio.....	6.88	8.51	21	6.92	8.31	26	6.02	7.42	13	6.19	7.79	14	6.29	7.44	17	
Equity capital / Total assets	8.14	9.74	24	7.67	9.24	25	7.89	9.31	25	8.57	9.22	43	8.94	8.88	48	
Equity capital + minority int/total assets.....	8.17	10.02	25	7.73	9.52	22	7.95	9.42	23	8.76	9.34	43	9.08	9.10	48	
Net Loans&Ls / Equity capital (X)	3.74	5.97	12	4.42	6.96	9	4.43	7.17	9	4.11	6.97	8	4.12	6.97	8	
Cash dividends / Net income	27.80	60.25	23	112.52	71.23	78	33.62	50.49	31	33.67	36.79	36	57.10	39.81	86	
Cash dividends / Net income (sub S adj).....																
Retained earnings / Avg equity cap	5.14	-5.95	80	-0.50	-7.64	56	8.58	3.67	77	8.65	8.58	47	3.44	8.40	12	
GROWTH RATES:																
Assets.....	-6.58	0.66	33	39.23	8.45	93	15.58	9.64	80	12.73	10.23	66	3.60	10.53	20	
Equity capital	-0.91	3.64	34	35.43	12.10	83	6.42	5.41	60	8	13.41	44	1.47	8.19	18	
Net loans and leases	-16.10	-5.88	15	35.10	6.33	91	14.80	9.86	76	7.71	11.64	42	3.58	12.96	12	
Noncore funding	-5.72	-16.96	69	35.94	10.33	87	25.68	16.28	73	24.62	16.97	72	3.88	16.22	22	
PARENT COMPANY RATIOS:																
Short-term debt / Equity capital	40.56	3.51	97	33.89	3.65	94	55.62	3.73	97	25.33	3.12	95	23.35	2.55	94	
Long-term debt / Equity capital	101.67	18.26	91	95.22	12.03	95	73.43	11.89	92	58.95	11.77	94	55.14	12.45	91	
Equity investment in subs / Equity cap	115.54	110.07	70	109.49	105.96	67	126.01	112.58	82	123	110.24	82	123.98	108.78	91	
Cash FR op + noncash + op exp / Op exp + div.....	208.92	89.17	87	146.78	95.72	84	120.24	138.88	47	99.06	134.43	21	75.25	147.51	11	

Income Statement—Revenues and Expenses

(\$000)	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005	Percent Change	
						1-yr	5-yr
Interest and fees on loans	38,918,000	38,896,000	38,128,000	33,241,000	26,385,000	0.06	137.30
Income from lease financing receivables	155,000	126,000	351,000	532,000	610,000	23.02	-76.59
Fully taxable income on loans and ls.....	38,912,000	38,805,000	38,328,000	33,657,000	26,906,000	0.28	128.83
Tax exempt income on loans and ls.....	161,000	217,000	151,000	116,000	89,000	-25.81	182.46
Est tax benefit on inc on loans & ls.....	133,492	469,760	337,740	177,503	194,642	-71.58	112.76
Income on loans and leases (TE)	39,206,492	39,491,760	38,816,740	33,950,503	27,189,642	-0.72	128.95
Investment interest income (TE).....	12,499,508	6,335,240	5,144,260	4,136,497	3,084,358	97.30	266.85
Interest on due from depository inst.....	1,089,000	2,184,000	1,546,000	1,326,000	750,000	-50.14	102.04
Interest income on other earning assets	14,068,000	25,746,000	26,405,000	20,075,000	14,546,000	-45.36	45.54
Total interest income (TE).....	66,863,000	73,757,000	71,912,000	59,488,000	45,570,000	-9.35	117.53
Interest on time deposits of \$100K or more.....	1,389,000	3,782,000	5,384,000	4,003,000	2,049,000	-63.27	53.14
Interest on time deposits < \$100K.....	1,421,000	1,019,000	1,262,000	1,100,000	666,000	39.45	145.85
Interest on foreign office deposits.....	1,045,000	6,126,000	8,012,000	5,508,000	3,613,000	-82.94	-45.83
Interest on other deposits.....	971,000	3,619,000	6,995,000	6,431,000	3,964,000	-73.17	-18.13
Interest on other borrowings & trad liab.....	4,063,000	11,338,000	16,722,000	15,320,000	10,917,000	-64.16	-39.97
Interest on sub debt & mand conv sec	6,309,000	8,355,000	6,606,000	5,503,000	4,160,000	-24.49	155.84
Total interest expense.....	15,198,000	34,239,000	44,981,000	37,865,000	25,369,000	-55.61	9.86
Net interest income (TE).....	51,665,000	39,518,000	26,931,000	21,623,000	20,201,000	30.74	205.66
Non-interest income	48,485,000	26,752,000	45,060,000	41,093,000	36,318,000	81.24	83.79
Adjusted operating income (TE).....	100,150,000	66,270,000	71,991,000	62,716,000	56,519,000	51.12	131.38
Overhead expense.....	53,046,000	43,088,000	42,210,000	38,585,000	38,921,000	23.11	54.32
Provision for loan and lease losses	31,735,000	21,237,000	6,538,000	3,153,000	3,575,000	49.43	1,000.76
Securities gains (losses).....	1,110,000	1,560,000	164,000	-543,000	-1,336,000	-28.85	228.40
Other tax equivalent adjustments	-1,000	1,000	-1,000	0	-203,000		
Pretax net operating income (TE).....	16,478,000	3,506,000	23,406,000	20,435,000	12,484,000	369.99	160.07
Applicable income taxes.....	4,415,000	-926,000	7,440,000	6,237,000	3,732,000		155.50
Tax equivalent adjustments	329,000	579,000	377,000	228,000	66,000	-43.18	191.15
Applicable income taxes (TE).....	4,744,000	-347,000	7,817,000	6,465,000	3,798,000		157.69
Minority interest	82,000	154,000	224,000	321,000	203,000	-46.75	182.76
Net operating income.....	11,652,000	3,699,000	15,365,000	13,649,000	8,483,000	215	160.90
Net extraordinary gains (losses).....	76,000	1,906,000	0	795,000	0	-96.01	
Net income	11,728,000	5,605,000	15,365,000	14,444,000	8,483,000	109.24	162.61
MEMORANDA:							
Net inc-BHC & noncontrol (minority) int.....	11,810,000	5,759,000	15,589,000	14,765,000	8,686,000	105.07	162.74
Investment securities income (TE)	12,499,508	6,335,240	5,144,260	4,136,497	3,084,358	97.30	266.85
U.S. Treasury and agency sec (excl MBS).....	849,000	78,000	137,000	360,000	539,000	988.46	47.40
Mortgage-backed securities.....	7,101,000	4,501,000	4,427,000	3,251,000	1,738,000	57.76	243.54
All other securities	4,549,508	1,756,240	580,260	525,497	807,358	159.05	495.29
Cash dividends declared	3,260,000	6,307,000	5,165,000	4,864,000	4,844,000	-48.31	-17.22
Common	820,000	5,633,000	5,165,000	4,860,000	4,831,000	-85.44	-78.90
Preferred.....	2,440,000	674,000	0	4,000	13,000	262.02	4,592.31

Relative Income Statement and Margin Analysis

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct												
PERCENT OF AVERAGE ASSETS:															
Interest income (TE).....	3.30	4.14	15	4.12	5.06	12	4.94	6.13	7	4.53	5.95	5	3.85	5.08	10
Less: Interest expense.....	0.75	1.35	17	1.91	2.16	30	3.09	3.08	50	2.88	2.85	52	2.14	1.98	70
Equals: Net interest income (TE).....	2.55	2.77	28	2.21	2.88	16	1.85	3	11	1.65	3.09	10	1.70	3.08	11
Plus: Non-interest income.....	2.39	1.98	66	1.49	1.60	52	3.10	1.64	85	3.13	1.91	79	3.06	2.03	78
Equals: Adj operating income (TE).....	4.95	4.72	56	3.70	4.54	31	4.95	4.68	65	4.77	4.97	39	4.77	5.15	34
Less: Overhead Expense	2.62	3.29	26	2.40	3.29	23	2.90	2.96	47	2.94	2.97	49	3.28	3.07	65
Less: Provision for loan & lease losses.....	1.57	1.84	46	1.19	1.17	61	0.45	0.36	68	0.24	0.15	76	0.30	0.15	78
Plus: Realized G/L on HTM securities	0.00	0.00	52	0.00	0.00	49	0.00	0.00	49	0.00	0.00	50	0.00	0.00	45
Plus: Realized G/L on AFS securities	0.05	0.02	61	0.09	-0.10	86	0.01	-0.02	70	-0.04	-0.01	18	-0.11	0.01	5
Plus: Other tax equiv adjustments.....	0.00	0.00	12	0.00	0.00	84	0.00	0.00	10	0.00	0.00	47	-0.02	0.00	7
Equals: Pretax net oper income (TE).....	0.81	-0.33	70	0.20	-0.14	44	1.61	1.31	61	1.56	1.83	31	1.05	1.93	12
Less: Applicable income taxes (TE).....	0.23	0.02	65	-0.02	0.10	31	0.54	0.44	61	0.49	0.63	31	0.32	0.66	12
Less: Minority interest.....	0.00	0.00	73	0.01	0.00	83	0.02	0.00	86	0.02	0.01	85	0.02	0.01	81
Equals: Net operating income.....	0.58	-0.32	67	0.21	-0.23	51	1.06	0.86	62	1.04	1.18	36	0.72	1.24	15
Plus: Net extraordinary items.....	0.00	0.00	93	0.11	0.00	97	0.00	0.00	50	0.06	0.01	91	0.00	0.00	50
Equals: Net income.....	0.58	-0.30	70	0.31	-0.25	55	1.06	0.87	61	1.10	1.21	36	0.72	1.25	14
Memo: Net income (last four qtrs)	0.58	-0.30	70	0.31	-0.25	55	1.06	0.85	63	1.10	1.21	36	0.72	1.25	14
Net inc-BHC & noncontrol (minority) interest.....	0.58	-0.30	70	0.32	-0.29	55	1.07	0.88	61	1.12	1.22	36	0.73	1.27	14
MARGIN ANALYSIS:															
Avg earning assets / Avg assets.....	90.29	90.41	47	88.25	89.66	29	87.65	89.70	23	87.09	90.22	13	86.31	89.84	12
Avg int-bearing funds / Avg assets	68.61	74.42	20	69.59	77.28	13	66.48	76.48	10	62.16	75.80	10	60.05	74.48	7
Int income (TE) / Avg earning assets.....	3.66	4.60	14	4.66	5.66	11	5.64	6.82	8	5.20	6.60	8	4.46	5.66	8
Int expense / Avg earning assets.....	0.83	1.49	17	2.17	2.41	30	3.53	3.44	53	3.31	3.16	57	2.48	2.21	75
Net int inc (TE) / Avg earning assets	2.83	3.08	26	2.50	3.23	18	2.11	3.34	11	1.89	3.42	10	1.98	3.45	10
YIELD OR COST:															
Total loans and leases (TE).....	5.61	5.33	70	6.55	6.12	81	7.61	7.37	62	7.25	7.24	47	6.20	6.25	47
Interest-bearing bank balances.....	1.20	0.53	91	4.43	2.23	86	5.61	5.42	63	7.68	5.07	82	4.20	3.49	71
Fed funds sold & reverse repos.....	0.63	0.48	73	2.95	2.40	86	4.88	5.19	16	3.84	5.08	5	2.60	3.24	15
Trading assets	2.79	1.48	75	3.44	2.64	67	3.70	3.45	55	3.27	2.87	56	3.09	2.44	60
Total earning assets.....	3.64	4.54	14	4.63	5.61	9	5.61	6.76	7	5.18	6.52	8	4.43	5.58	8
Investment securities (TE).....	3.67	4.12	24	5.05	4.97	58	5.64	5.27	79	5.51	4.94	82	4.39	4.42	48
U.S. Treasury & agency sec (excl MBS).....	2.51	2.52	51	1.67	4.25	2	5.54	5.95	69	12.45	4.48	95	7.38	3.64	97
Mortgage-backed securities.....	3.72	4.51	18	4.43	4.84	19	5.89	4.89	91	5.22	4.71	82	5.53	4.31	92
All other securities	3.63	5.83	25	3.58	6.64	8	5.47	7.87	19	4.30	8.24	4	4.13	7.48	10
Interest-bearing deposits	0.71	1.49	11	2.26	2.44	36	4.02	3.57	80	3.65	3.22	79	2.60	2.13	87
Time deposits of \$100K or more.....	1.30	2.32	14	2.68	3.55	11	4.66	4.96	28	3.99	4.43	21	2.66	3.10	15
Time deposits < \$100K	2.53	2.63	47	2.21	3.54	7	4.55	4.47	59	4.54	3.96	86	3.68	2.90	88
Other domestic deposits	0.33	0.74	6	1.49	1.47	50	3.37	2.50	91	3.38	2.26	92	2.26	1.41	92
Foreign deposits	0.43	0.74	37	2.58	2.20	71	4.31	4.23	41	3.75	4.23	26	2.92	2.79	44
Fed funds purchased and repos.....	0.21	1.06	25	2.37	2.39	56	4.97	4.62	74	4.45	4.53	36	2.75	3.10	22
Other borrowed funds & trading liab.....	0.72	2.47	10	1.46	3.38	2	2.03	4.64	5	2.34	4.51	2	2.28	3.51	8
All interest-bearing funds.....	1.09	1.82	16	2.75	2.84	43	4.65	4.04	83	4.64	3.77	88	3.57	2.65	88

BHC Name JPMORGAN CHASE & CO.

RSSD Number 1039502

City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCP
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Non-interest Income & Expenses

	12/31/2009		12/31/2008		12/31/2007		12/31/2006		12/31/2005	
NON-INTEREST INCOME & EXPENSES: (\$000)										
Total non-interest income	48,485,000		26,752,000		45,060,000		41,093,000		36,318,000	
Fiduciary activities income.....	6,420,000		7,425,000		8,074,000		6,527,000		5,964,000	
Service charges on dep accts - domestic.....	5,589,000		3,977,000		2,899,000		2,483,000		2,407,000	
Trading revenue.....	9,870,000		-9,791,000		5,085,000		8,986,000		5,860,000	
Investment banking fees and commissions.....	11,168,000		9,605,000		10,831,000		8,455,000		6,272,000	
Insurance activities revenue	417,000		396,000		425,000		801,000		874,000	
Venture capital revenue	-74,000		-908,000		4,279,000		1,360,000		1,809,000	
Net servicing fees	1,464,000		1,328,000		1,179,000		1,177,000		1,346,000	
Net securitization income.....	2,100,000		3,751,000		3,705,000		4,203,000		2,973,000	
Net gain (loss) - sales of Ins, OREO, oth.....	410,000		10,000		215,000		195,000		1,622,000	
Other non-interest income	11,121,000		10,959,000		8,368,000		6,906,000		7,191,000	
Total overhead expenses.....	53,046,000		43,088,000		42,210,000		38,585,000		38,921,000	
Personnel expense	27,424,000		22,746,000		23,094,000		21,699,000		18,636,000	
Net occupancy expense	8,290,000		7,353,000		6,387,000		5,988,000		5,923,000	
Goodwill impairment losses.....	0		0		0		0		0	
Amortization exp & impairmt loss (oth).....	1,050,000		1,263,000		1,394,000		1,428,000		1,525,000	
Other operating expenses	16,282,000		11,726,000		11,335,000		9,470,000		12,837,000	
Fee income on mutual funds & annuities	2,136,000		2,051,000		1,890,000		1,746,000		1,809,000	
MEMORANDA:										
Assets under mgmt propety mut fnds & annuit	757,815,000		693,584,000		608,517,000		507,230,000		213,583,000	
Number of equivalent employees.....	211,517		217,965		173,581		167,084		161,916	
Average personnel expense per employee.....	129.65		104.36		133.04		129.87		115.10	
Average assets per employee	9,572.47		8,220.22		8,381.16		7,864.65		7,318.75	

	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
ANALYSIS RATIOS:															
Mutual fund fee inc / Non-int income	4.41	2.76	75	7.67	3.70	85	4.19	4.25	48	4.25	3.57	56	4.98	4	61
Overhead exp / NII + non-int income.....	53.14	73.72	8	65.59	74.45	40	58.94	63.90	40	61.75	60.93	57	69.19	60.83	82
PERCENT OF AVERAGE ASSETS:															
Total overhead expense.....	2.62	3.29	26	2.40	3.29	23	2.90	2.96	47	2.94	2.97	49	3.28	3.07	65
Personnel expense	1.35	1.43	46	1.27	1.43	34	1.59	1.52	53	1.65	1.61	50	1.57	1.65	45
Net occupancy expense.....	0.41	0.37	62	0.41	0.38	62	0.44	0.39	68	0.46	0.40	69	0.50	0.42	75
Other operating expenses.....	0.86	1.43	17	0.72	1.38	16	0.87	1.01	43	0.83	0.94	34	1.21	0.99	80
Overhead less non-interest income	0.23	1.26	16	0.91	1.57	16	-0.20	1.25	4	-0.19	1.04	10	0.22	0.96	15
PERCENT OF ADJ OPER INCOME (TE):															
Total overhead expense.....	52.97	72.77	10	65.02	73.76	41	58.63	63.22	41	61.52	60.19	60	68.86	59.98	82
Personnel expense	27.38	31.25	24	34.32	32.11	66	32.08	32.37	43	34.60	32.03	71	32.97	31.93	60
Net occupancy expense.....	8.28	8.15	55	11.10	8.68	81	8.87	8.55	59	9.55	8.03	81	10.48	8.01	85
Other operating expenses.....	17.31	32.78	6	19.60	32.88	26	17.68	22.03	32	17.38	19.46	36	25.41	19.78	85
Total non-interest income.....	48.41	38.87	69	40.37	32.11	72	62.59	33.61	92	65.52	36.13	91	64.26	38.01	87
Fiduciary activities income	6.41	3.15	83	11.20	4.48	87	11.22	4.52	89	10.41	4.66	88	10.55	5.19	88
Serv charges dom deposit accts.....	5.58	7.15	37	6	7.53	36	4.03	7.59	26	3.96	6.77	34	4.26	7.11	30
Trading revenue	9.86	2.21	89	-14.77	0.00	6	7.06	0.20	94	14.33	1.15	98	10.37	1.03	98
Investment banking fees & commissns.....	11.15	3.63	87	14.49	3.28	94	15.04	3.28	92	13.48	3.04	92	11.10	3.71	88
Insurance activities revenue	0.42	1.19	43	0.60	1.05	55	0.59	1.21	50	1.28	1.24	57	1.55	1.49	65
Venture capital revenue	-0.07	-0.06	21	-1.37	-0.02	4	5.94	0.23	97	2.17	0.19	95	3.20	0.18	97
Net servicing fees	1.46	1.62	70	2	0.77	83	1.64	0.82	83	1.88	0.68	86	2.38	1.12	81
Net securitization income.....	2.10	0.17	92	5.66	0.17	97	5.15	0.31	92	6.70	0.37	97	5.26	0.24	94
Net gain (loss) - sales Ins, OREO, oth	0.41	0.04	65	0.02	0.25	38	0.30	0.97	28	0.31	1.36	28	2.87	1.60	78
Other non-interest income	11.10	14.55	46	16.54	11.79	76	11.62	11.14	67	11.01	10.74	60	12.72	10.86	70
Overhead less non-interest income	4.55	33.13	17	24.65	41.10	36	-3.96	29.32	4	-4	22.96	10	4.61	21.29	15
Appl inc taxes / Pretax NOI (TE)	26.79	21.50	52	-26.41	24.76	6	31.79	28.98	68	30.52	30.50	39	29.89	31.62	27
Appl inc tax + TE / Pretax NOI + TE	28.79	29.41	36	-9.90	31.86	2	33.40	32.86	46	31.64	34.13	23	30.42	34.72	7

Assets

(\$000)	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005	Percent Change	
						1-yr	5-yr
Real estate loans.....	334,932,000	367,711,000	198,461,000	186,437,000	169,541,000	-8.91	114.40
Commercial and industrial loans	112,816,000	151,237,000	140,945,000	102,957,000	95,807,000	-25.40	58.74
Loans to individuals.....	129,544,000	151,345,000	126,603,000	127,458,000	128,845,000	-14.40	13.88
Loans to depository inst & oth banks accept.....	8,640,000	11,998,000	13,394,000	7,126,000	4,719,000	-27.99	28.48
Agricultural loans.....	377,000	459,000	613,000	595,000	702,000	-17.86	-48.71
Other loans and leases.....	64,506,000	78,436,000	75,508,000	58,554,000	49,274,000	-17.76	-24.41
Less: Unearned income.....	0	0	0	0	0		
Loans & leases, net of unearned income	650,815,000	761,186,000	555,524,000	483,127,000	448,888,000	-14.50	50.01
Less: Allow for loan & lease losses.....	31,602,000	23,164,000	9,234,000	7,279,000	7,090,000	36.43	331.72
Net loans and leases	619,213,000	738,022,000	546,290,000	475,848,000	441,798,000	-16.10	45.18
Debt securities over 1 year.....	319,856,000	178,819,000	74,599,000	81,099,000	37,892,000	78.87	299.66
Mutual funds and equity securities.....	2,699,000	3,068,000	1,907,000	2,081,000	1,703,000	-12.03	15.84
Subtotal	941,768,000	919,909,000	622,796,000	559,028,000	481,393,000	2.38	85.07
Interest-bearing bank balances.....	67,321,000	157,032,000	13,676,000	15,573,000	23,587,000	-57.13	207.01
Federal funds sold & reverse repos.....	315,034,000	327,115,000	255,081,000	214,608,000	208,585,000	-3.69	111.74
Debt securities 1 year or less	35,185,000	18,003,000	4,633,000	5,230,000	4,729,000	95.44	307.05
Trading assets	411,119,000	509,912,000	457,651,000	365,738,000	298,377,000	-19.37	42.35
Total earning assets.....	1,770,427,000	1,931,971,000	1,353,837,000	1,160,177,000	1,016,671,000	-8.36	81.20
Non-int cash and due from dep inst.....	26,240,000	26,896,000	40,144,000	40,412,000	36,670,000	-2.44	-25.39
Premises, xed assets, & cap leases.....	9,560,000	8,475,000	8,049,000	7,445,000	9,081,000	12.80	4.54
Other real estate owned	2,127,000	5,252,000	3,161,000	2,221,000	1,734,000	-59.50	23.88
Invest in unconsolidated subsidiaries.....	8,509,000	5,902,000	7,148,000	4,689,000	4,185,000	44.17	125.40
Intangible and other assets	215,126,000	196,556,000	149,808,000	136,576,000	130,601,000	9.45	64.98
Total assets.....	2,031,989,000	2,175,052,000	1,562,147,000	1,351,520,000	1,198,942,000	-6.58	75.59
Quarterly average assets	1,990,059,000	2,172,037,000	1,529,948,000	1,362,794,000	1,205,174,000	-8.38	72.30
Average loans and leases (YTD).....	698,827,500	603,049,750	510,179,250	468,569,000	438,435,500	15.88	116.05
MEMORANDA:							
Loans held-for-sale.....	4,956,000	14,314,000	60,333,000	55,250,000	34,150,000	-65.38	-80.72
Loans not held-for-sale.....	645,859,000	746,872,000	495,191,000	427,877,000	414,738,000	-13.52	58.25
RE loans secured by 1-4 family.....	270,197,000	299,508,000	172,405,000	160,020,000	147,159,000	-9.79	102.86
Commercial real estate loans	63,439,000	66,786,000	25,360,000	23,997,000	21,871,000	-5.01	189.11
Construction and land development	7,435,000	10,401,000	6,810,000	6,315,000	5,966,000	-28.52	19.67
Multifamily.....	33,452,000	32,283,000	699,000	652,000	667,000	3.62	3,470.12
Nonfarm nonresidential.....	22,552,000	24,102,000	17,851,000	17,030,000	15,238,000	-6.43	52.45
RE loans secured by farmland	142,000	161,000	158,000	195,000	169,000	-11.80	-20.22
Total investment securities	357,740,000	199,890,000	81,139,000	88,410,000	44,324,000	78.97	293.09
U.S. Treasury securities.....	403,000	611,000	2,482,000	2,375,000	4,267,000	-34.04	-96.99
U.S. agency securities (excl MBS)	29,594,000	9,746,000	90,000	136,000	233,000	203.65	1,966.62
Municipal securities	6,537,000	3,335,000	91,000	650,000	726,000	96.01	128.09
Mortgage-backed securities.....	187,311,000	130,522,000	67,094,000	75,601,000	22,866,000	43.51	280.87
Asset-backed securities.....	44,685,000	34,710,000	756,000	649,000	2,688,000	28.74	747.43
Other debt securities.....	86,511,000	17,898,000	8,719,000	6,918,000	11,841,000	383.36	423.67
Mutual funds and equity securities	2,699,000	3,068,000	1,907,000	2,081,000	1,703,000	-12.03	15.84
Available-for-sale securities.....	357,715,000	199,856,000	81,095,000	88,352,000	44,247,000	78.99	293.54
U.S. Treasury securities.....	403,000	611,000	2,482,000	2,375,000	4,267,000	-34.04	-96.99
U.S. agency securities (excl MBS)	29,594,000	9,746,000	90,000	136,000	233,000	203.65	1,966.62
Municipal securities	6,537,000	3,335,000	91,000	650,000	726,000	96.01	128.09
Mortgage-backed securities.....	187,286,000	130,488,000	67,050,000	75,543,000	22,789,000	43.53	281.67
Asset-backed securities.....	44,685,000	34,710,000	756,000	649,000	2,688,000	28.74	747.43
Other debt securities.....	86,511,000	17,898,000	8,719,000	6,918,000	11,841,000	383.36	423.67
Mutual funds and equity securities	2,699,000	3,068,000	1,907,000	2,081,000	1,703,000	-12.03	15.84
Held-to-mat sec appreciation (depr).....	2,000	1,000	1,000	2,000	3,000	100	-71.43
Available-for-sale sec appr (depr)	3,311,000	-3,475,000	618,000	-2,000	-470,000		
Structured notes, fair value.....	0	0	0	0	0		
Pledged securities	115,567,000	31,024,000	4,480,000	45,420,000	23,558,000	272.51	134.66

Liabilities and Changes in Capital

(\$000)	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005	Percent Change	
						1-yr	5-yr
Demand deposits.....	57,802,000	60,744,000	52,071,000	47,454,000	46,745,000	-4.84	10.81
NOW, ATS and transaction accounts	15,906,000	13,639,000	12,005,000	9,952,000	7,729,000	16.62	61.30
Time deposits (excl brokered dep) < \$100K.....	37,129,000	56,695,000	30,081,000	27,366,000	19,921,000	-34.51	117.74
MMDA and other savings accounts.....	437,372,000	429,333,000	276,914,000	275,016,000	268,115,000	1.87	81.23
Other non-interest-bearing deposits.....	0	0	0	0	0		-100
Core deposits.....	548,209,000	560,411,000	371,071,000	359,788,000	342,510,000	-2.18	70.91
Time deposits of \$100K or more	90,552,000	147,493,000	134,529,000	110,812,000	80,863,000	-38.61	28.77
Foreign deposits.....	295,260,000	287,301,000	235,128,000	178,336,000	131,618,000	2.77	126.21
Federal funds purchased and repos.....	262,105,000	192,866,000	155,745,000	162,893,000	126,593,000	35.90	104.17
Secured federal funds purchased.....	0	0	0	0			
Commercial paper.....	41,794,000	37,845,000	49,596,000	22,199,000	49,024,000	10.43	-18.25
Other borrowings w/rem mat of 1 yr or less.....	91,488,000	141,660,000	61,539,000	48,711,000	30,165,000	-35.42	223.59
Other borrowings w/rem mat over 1 year	188,994,000	212,473,000	123,861,000	82,098,000	67,269,000	-11.05	221.65
Brokered deposits < \$100K	4,346,000	14,072,000	0	0	0	-69.12	
Noncore funding	974,539,000	1,033,710,000	760,398,000	605,049,000	485,532,000	-5.72	108.51
Trading liabilities.....	125,054,000	166,876,000	157,867,000	147,957,000	145,930,000	-25.06	-17.21
Subordinated notes and debentures + TPS	56,109,000	59,191,000	55,114,000	45,385,000	39,299,000	-5.21	112.66
Other liabilities	162,052,000	186,805,000	93,556,000	74,930,000	76,844,000	-13.25	90.55
Total liabilities	1,865,963,000	2,006,993,000	1,438,006,000	1,233,109,000	1,090,115,000	-7.03	77.61
Minority interest.....	661,000	1,175,000	920,000	2,621,000	1,616,000	-43.74	-31.93
 EQUITY CAPITAL:							
Perpetual preferred stock (incl surplus).....	8,152,000	31,939,000	0	0	139,000	-74.48	2,304.72
Common stock.....	4,105,000	3,942,000	3,658,000	3,658,000	3,618,000	4.13	14.50
Common surplus	97,982,000	92,143,000	78,597,000	77,807,000	74,994,000	6.34	34.59
Retained earnings	62,481,000	54,013,000	54,715,000	43,600,000	33,848,000	15.68	106.83
Less: Treasury stock.....	7,264,000	9,466,000	12,832,000	7,718,000	4,762,000	-23.26	576.98
Accumulated other comprehensive income.....	-91,000	-5,687,000	-917,000	-1,557,000	-626,000		
Other equity capital components.....	0	0	0	0	0		
Total equity capital	165,365,000	166,884,000	123,221,000	115,790,000	107,211,000	-0.91	56.52
 Total liabilities and capital.....	2,031,989,000	2,175,052,000	1,562,147,000	1,351,520,000	1,198,942,000	-6.58	75.59
 MEMORANDA:							
Non-interest-bearing deposits.....	212,085,000	218,596,000	135,748,000	140,803,000	143,075,000	-2.98	55.73
Interest-bearing deposits	726,282,000	790,681,000	604,980,000	508,133,000	411,916,000	-8.14	88.44
Total deposits	938,367,000	1,009,277,000	740,728,000	648,936,000	554,991,000	-7.03	79.90
LT debt that reprices in 1 year	111,992,000	112,388,000	105,338,000	62,105,000	43,670,000	-0.35	253.37
Eq cap & noncontrol (minority) interest.....	166,026,000	168,059,000	124,141,000	118,411,000	108,827,000	-1.21	55.71
 CHANGES IN EQUITY CAPITAL:							
Equity capital, prev year-end as amended.....	166,884,000	123,221,000	115,790,000	107,211,000	105,653,000		
Accounting restatements	0	0	915,000	172,000	0		
Net income.....	11,728,000	5,605,000	15,365,000	14,444,000	8,483,000		
Net sale of new perpetual preferred stock	-23,787,000	31,885,000	0	-139,000	-200,000		
Net sale of new common stock.....	163,000	284,000	0	40,000	33,000		
Chgs incident to mergers and absorptions	0	0	0	0	0		
Less: Dividends declared.....	3,260,000	6,307,000	5,165,000	4,864,000	4,844,000		
Change in other comprehensive income	5,596,000	-4,770,000	640,000	-931,000	-418,000		
Sale of Treasury stock	2,202,000	3,366,000	3,064,000	982,000	-277,000		
Less: Purchase of Treasury stock.....	0	0	8,178,000	3,938,000	3,412,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	5,839,000	13,600,000	790,000	2,813,000	2,193,000		
Equity capital, ending balance	165,365,000	166,884,000	123,221,000	115,790,000	107,211,000		

BHC Name JPMORGAN CHASE & CO.
 RSSD Number 1039502
 City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCP
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Percent Composition of Assets

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct												
PERCENT OF TOTAL ASSETS:															
Real estate loans.....	16.48	35.36	19	16.91	39.94	11	12.70	40.85	7	13.79	39.85	8	14.14	37.12	12
Commercial and industrial loans	5.55	11.27	20	6.95	12.88	16	9.02	12.72	23	7.62	11.89	23	7.99	11.36	32
Loans to individuals.....	6.38	5.10	64	6.96	4.82	65	8.10	5.33	70	9.43	5.36	73	10.75	5.62	81
Loans to depository institutions and other bank acceptances.....	0.43	0.05	93	0.55	0.07	94	0.86	0.09	94	0.53	0.11	88	0.39	0.11	84
Agricultural loans.....	0.02	0.16	43	0.02	0.19	33	0.04	0.21	32	0.04	0.21	37	0.06	0.20	44
Other loans and leases.....	3.17	3.12	58	3.61	2.95	61	4.83	3.26	77	4.33	3.17	72	4.11	3.45	67
Net loans and leases	30.47	56.54	10	33.93	61.91	9	34.97	63.85	7	35.21	62.66	8	36.85	60.09	10
Debt securities over 1 year.....	15.74	15.11	60	8.22	13.43	25	4.78	13.05	8	6	13.87	14	3.16	17.30	4
Mutual funds and equity securities	0.13	0.19	58	0.14	0.17	55	0.12	0.24	47	0.15	0.26	49	0.14	0.24	35
Subtotal	46.35	73.34	11	42.29	76.41	8	39.87	77.94	4	41.36	77.54	7	40.15	79.60	4
Interest-bearing bank balances.....	3.31	4.56	55	7.22	2.87	88	0.88	0.50	77	1.15	0.55	81	1.97	0.69	87
Federal funds sold & reverse repos.....	15.50	1.55	93	15.04	0.98	95	16.33	2.24	95	15.88	2.68	95	17.40	2.18	95
Debt securities 1 year or less	1.73	2.93	53	0.83	3.11	27	0.30	3.17	17	0.39	3.12	21	0.39	1.65	35
Trading assets	20.23	1.68	94	23.44	1.58	97	29.30	1.34	97	27.06	1.15	97	24.89	1.51	97
Total earning assets.....	87.13	87.34	44	88.82	87.65	61	86.67	87.60	38	85.84	88.10	26	84.80	87.92	15
Non-int cash and due from dep inst.....	1.29	1.70	26	1.24	1.90	19	2.57	2.28	68	2.99	2.38	75	3.06	2.74	67
Other real estate owned	0.10	0.31	33	0.24	0.23	63	0.20	0.10	82	0.16	0.06	89	0.14	0.04	92
All other assets.....	11.58	10.88	62	9.94	10.29	48	10.77	9.97	62	11.17	9.34	73	12.14	9.23	80
MEMORANDA:															
Short-term investments.....	20.55	11.09	80	23.09	8.53	87	17.50	6.96	85	17.42	8.04	85	19.76	5.73	90
U.S. Treasury securities.....	0.02	0.65	34	0.03	0.19	50	0.16	0.14	71	0.18	0.32	63	0.36	0.46	68
U.S. agency securities (excl MBS)	1.46	1.64	58	0.45	1.81	43	0.01	2.38	10	0.01	3.46	7	0.02	3.19	14
Municipal securities	0.32	1.21	34	0.15	1.16	19	0.01	1.13	11	0.05	1.07	17	0.06	0.89	20
Mortgage-backed securities.....	9.22	11.09	41	6	10.36	26	4.29	9.64	16	5.59	9.68	26	1.91	11.62	12
Asset-backed securities.....	2.20	0.62	87	1.60	0.41	84	0.05	0.35	52	0.05	0.22	65	0.22	0.25	75
Other debt securities.....	4.26	0.93	88	0.82	0.69	77	0.56	0.75	68	0.51	0.60	69	0.99	0.74	75
Loans held-for-sale	0.24	0.58	43	0.66	0.61	66	3.86	1.05	86	4.09	1.13	88	2.85	1.16	84
Loans not held-for-sale	31.78	57.42	10	34.34	62.40	9	31.70	63.43	7	31.66	61.96	7	34.59	59.35	10
RE loans secured by 1-4 family	13.30	14.30	46	13.77	15.33	45	11.04	16.28	28	11.84	16.64	30	12.27	17.72	31
Revolving	5.17	3.70	66	5.13	3.92	68	4.32	3.71	61	4.53	3.86	63	4.55	4.51	57
Closed-end, sec by 1st liens	7.49	8.87	39	7.73	9.57	40	5.60	10.54	25	6.26	10.76	28	7.08	11.62	31
Closed-end, sec by junior liens	0.63	1.14	34	0.92	1.43	44	1.11	1.76	40	1.04	1.67	40	0.64	1.38	32
Commercial real estate loans	3.12	18.89	17	3.07	22.33	9	1.62	22.22	7	1.78	20.91	8	1.82	17.20	10
Construction and land dev	0.37	5.01	16	0.48	7.28	9	0.44	8.05	7	0.47	7.45	8	0.50	5.51	11
Multifamily	1.65	1.53	62	1.48	1.53	56	0.04	1.35	4	0.05	1.55	7	0.06	1.22	8
Nonfarm nonresidential	1.11	11.67	12	1.11	12.74	8	1.14	11.82	8	1.26	11.02	11	1.27	9.86	8
RE loans secured by farmland.....	0.01	0.35	32	0.01	0.33	26	0.01	0.27	25	0.01	0.23	28	0.01	0.21	30

BHC Name JPMORGAN CHASE & CO.

RSSD Number 1039502

City/State NEW YORK, NY

FR Dist: 2 Peer: 1

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer_1	Pct												
LOAN MIX, PERCENT OF GROSS LOANS & LEASES:															
Real estate loans.....	51.46	58.46	29	48.31	62.33	22	35.73	62.08	5	38.59	61.98	7	37.77	60.26	8
RE loans secured by 1–4 family	41.52	42.22	83	39.35	24.29	84	31.03	25.69	70	33.12	26.62	66	32.78	29.55	58
Revolving	16.14	6.03	93	14.65	5.99	94	12.14	5.64	89	12.68	5.88	91	12.16	7.07	80
Closed-end.....	25.37	17.22	79	24.70	17.70	76	18.89	19.66	47	20.44	20.25	50	20.63	21.93	48
Commercial real estate loans	9.75	30.31	16	8.77	34.36	8	4.57	33.44	5	4.97	31.92	8	4.87	27.42	8
Construction and land dev	1.14	7.64	16	1.37	10.73	11	1.23	11.93	10	1.31	11.10	10	1.33	8.61	12
1–4 family	0.21	1.61	21	0.35	2.72	18	0.39	3.46	13						
Other	0.94	5.66	14	1.02	7.63	8	0.83	7.98	7						
Multifamily	5.14	2.65	85	4.24	2.33	80	0.13	2.05	4	0.13	2.44	7	0.15	2	8
Nonfarm nonresidential	3.47	19.03	12	3.17	19.86	6	3.21	17.83	7	3.52	16.60	10	3.39	15.76	10
Owner-occupied	1.69	7.03	24	1.46	7.95	13	1.84	6.97	16						
Other	1.78	10.87	8	1.70	10.92	5	1.37	10.03	5						
RE loans secured by farmland.....	0.02	0.56	32	0.02	0.49	26	0.03	0.40	25	0.04	0.34	31	0.04	0.31	32
Loans to depository institutions and other bank acceptances.....	1.33	0.12	93	1.58	0.15	94	2.41	0.20	92	1.47	0.18	91	1.05	0.21	88
Commercial and industrial loans	17.33	19.19	44	19.87	20.29	47	25.37	19.89	77	21.31	18.82	59	21.34	18.75	68
Loans to individuals	19.90	9.41	84	19.88	8	90	22.79	8.39	92	26.38	8.68	95	28.70	9.50	95
Credit card loans.....	10.47	1.71	91	12.36	1.39	93	13.62	1.26	94	16.56	1.18	95	16.55	1.33	97
Agricultural loans.....	0.06	0.25	48	0.06	0.29	40	0.11	0.31	41	0.12	0.33	46	0.16	0.32	52
Other loans and leases.....	9.91	7.72	78	10.30	5.21	86	13.59	5.48	91	12.12	6.21	86	10.98	7.24	80
LOAN & LEASE PERCENT OF TOTAL RISK BASED CAPITAL:															
Real estate loans.....	189.15	368.49	19	199.06	407.28	11	150.07	451.84	4	161.75	427.26	7	165.51	413.42	10
RE loans secured by 1–4 family	152.59	149.09	49	162.14	159.97	54	130.37	182.82	33	138.83	181.83	35	143.66	205.15	33
Revolving	59.34	37.03	70	60.36	39.13	71	51	40.93	66	53.15	41.47	64	53.27	48.79	57
Closed-end.....	93.25	108.46	49	101.78	116.83	45	79.37	140.25	28	85.67	138.87	30	90.39	153.84	28
Commercial real estate loans	35.83	196.28	15	36.16	222.21	7	19.18	245.86	6	20.82	221.64	7	21.35	190.32	7
Construction and land dev	4.20	50.12	15	5.63	71.94	8	5.15	86.92	6	5.48	78.57	7	5.82	58.46	10
1–4 family	0.75	10.84	19	1.44	18.23	17	1.64	25.84	12						
Other	3.44	36.65	15	4.19	51.37	8	3.51	57.83	4						
Multifamily	18.89	16.60	59	17.48	15.51	64	0.53	15.17	4	0.57	16.37	7	0.65	14.21	8
Nonfarm nonresidential	12.74	122.34	12	13.05	128.07	5	13.50	129.99	7	14.77	117.61	10	14.88	109.11	10
Owner-occupied	6.21	47.14	20	6.03	51.74	11	7.74	51.75	12						
Other	6.53	70.83	11	7.02	72.12	7	5.76	72.91	4						
RE loans secured by farmland.....	0.08	3.80	31	0.09	3.49	25	0.12	2.95	24	0.17	2.48	27	0.16	2.25	30
Loans to depository institutions & other bank accept.....	4.88	0.51	93	6.50	0.77	92	10.13	0.99	93	6.18	1.02	91	4.61	1.19	85
Commercial and industrial loans	63.71	113.74	18	81.87	128.97	20	106.58	141.08	24	89.32	129.86	23	93.53	125.76	30
Loans to individuals	73.16	53.11	68	81.93	51.71	72	95.74	59.29	75	110.58	57.16	77	125.78	62.81	82
Credit card loans.....	38.48	9.61	87	50.92	8.49	91	57.24	8.34	90	69.42	7.75	94	72.54	8.70	94
Agricultural loans.....	0.21	1.59	42	0.25	1.89	34	0.46	2.21	36	0.52	2.21	38	0.69	2.18	44
Other loans and leases.....	36.43	31.89	68	42.46	29.84	71	57.10	36.58	75	50.80	35.60	76	48.10	38.89	69
SUPPLEMENTAL:															
Non-Owner Occupied CRE Loans/Gross Loans	9.61	22.71	19	8.88	25.76	11	4.34	25.99	5						
Non-Owner Occupied CRE Loans/Total Risk Based Capital.....	35.31	145.26	16	36.60	169.96	10	18.23	190.65	4						
Construction & Land Development Loans/Total Risk Based Capital.....	4.20	50.12	15	5.63	71.94	8	5.15	86.92	6	5.48	78.57	7	5.82	58.46	10
Total CRE Loans/Total Risk Based Capital.....	41.51	200.68	15	42.62	227.35	7	25.97	251.84	7	25.44	226.29	8	30.47	194.41	10

BHC Name JPMORGAN CHASE & CO.

RSSD Number 1039502

City/State NEW YORK, NY

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Liquidity and Funding

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct												
PERCENT OF TOTAL ASSETS:															
Short-term investments	20.55	11.09	80	23.09	8.53	87	17.50	6.96	85	17.42	8.04	85	19.76	5.73	90
Liquid assets.....	50.31	25.71	91	52.81	21.86	93	53.28	19.49	97	52.84	22.35	92	49.53	23.89	91
Investment securities.....	17.61	19.19	50	9.19	17.40	13	5.19	17	2	6.54	18.55	8	3.70	20.03	4
Net loans and leases.....	30.47	56.54	10	33.93	61.91	9	34.97	63.85	7	35.21	62.66	8	36.85	60.09	10
Net Ins, ls & stdby ltrs of credit	36.44	59.27	11	39.68	64.94	9	43.20	66.91	10	44.25	65.82	14	45.57	63.42	17
Core deposits	26.98	48.54	23	25.77	45.37	19	23.75	46.33	14	26.62	48.23	14	28.57	49.27	17
Noncore funding	47.96	33.58	76	47.53	37.84	75	48.68	37.91	77	44.77	36.10	75	40.50	34.96	70
Time deposits of \$100K or more	4.46	7.01	30	6.78	8.98	31	8.61	10.08	41	8.20	11.73	33	6.74	9.25	35
Foreign deposits	14.53	2.04	91	13.21	2.21	91	15.05	3.12	91	13.20	2.70	91	10.98	2.55	90
Fed funds purchased and repos.....	12.90	4.96	85	8.87	6	69	9.97	7.30	68	12.05	7.72	76	10.56	8.72	72
Secured federal funds purchased.....	0.00	0.00	48	0.00	0.00	47	0.00	0.00	48	0.00	0.00	48	-	-	-
Net fed funds purchased (sold)	-2.60	3.36	6	-6.17	4.75	1	-6.36	4.96	4	-3.83	4.92	2	-6.84	5.91	2
Commercial paper	2.06	0.16	93	1.74	0.28	88	3.17	0.48	92	1.64	0.43	85	4.09	0.38	97
Other borrowings w/rem mat 1 yr or less.....	4.50	3.44	73	6.51	5.59	65	3.94	4.77	40	3.60	3.45	57	2.52	3.62	47
Earning assets repriceable in 1 year	41.55	43.13	46	45.05	44.36	50	40.03	43.57	37	38.29	44.16	28	42.14	43.89	45
Int-bearing liab repriceable in 1 year	20.27	18.52	67	23.17	22.87	59	25.03	22.78	62	21.81	22.38	56	17.25	17.46	55
Long-term debt repriceable in 1 year.....	5.51	2	84	5.17	1.96	79	6.74	2.17	89	4.60	2.14	76	3.64	2.13	68
Net assets repriceable in 1 year	15.76	21.05	39	16.71	18.12	48	8.26	17.20	26	11.88	18.20	31	21.25	22.38	45
OTHER LIQUIDITY AND FUNDING RATIOS:															
Net noncore funding dependence	59.01	32.63	79	57.60	37.52	84	78.09	41.09	91	66.06	37.63	86	51.63	37.84	77
Net ST noncore funding dependence.....	16.94	9.76	69	10.88	22.45	20	33.73	26.17	74	30.26	23.42	71	17.90	23.55	32
Short-term inv / ST noncore funding.....	72.31	58.33	65	83.33	33.85	86	56.51	25.06	86	58.16	26.53	85	73.32	23.69	85
Liq asts-ST noncore fndg / Nonliq asts.....	44.05	11.49	85	53.21	-3.37	97	47.75	-8.26	98	48.55	-3.40	95	44.75	1.72	91
Net loans and leases / Total deposits.....	65.99	94.94	15	73.12	101.85	11	73.75	101.89	11	73.33	97.38	14	79.60	97.41	22
Net loans and leases / Core deposits.....	112.95	146.72	50	131.69	154.60	46	147.22	154.81	56	132.26	156.68	47	128.99	146.04	54
Held-to-mat sec appr (depr) / T1 cap	0.00	0.16	51	0.00	-0.65	52	0.00	-0.09	48	0.00	-0.59	62	0.00	-0.70	58
Avail-for-sale sec appr (depr) / T1 cap	2.49	0.89	68	-2.55	-4.77	45	0.70	-1.37	74	0.00	-1.93	75	-0.65	-3.11	76
Struct notes appr (depr) / T1 cap.....		-0.03			0.01			-0.01			-0.07			-0.14	
PERCENT OF INVESTMENT SECURITIES:															
Held-to-maturity securities.....	0.01	5.11	33	0.02	5.38	38	0.05	6.07	40	0.07	7.53	44	0.17	8.21	44
Available-for-sale securities.....	99.99	94.89	66	99.98	94.62	61	99.95	93.93	59	99.93	92.47	55	99.83	91.79	55
U.S. Treasury securities	0.11	3.71	36	0.31	1.21	55	3.06	1.15	80	2.69	2.12	73	9.63	2.93	85
U.S. agency securities (excl MBS)	8.27	10.76	59	4.88	11.52	50	0.11	14.07	13	0.15	17.97	7	0.53	15.52	15
Municipal securities	1.83	6.51	31	1.67	7.06	27	0.11	6.70	11	0.74	5.90	27	1.64	4.29	37
Mortgage-backed securities	52.36	57.36	38	65.30	62.35	44	82.69	60.58	77	85.51	59.23	82	51.59	60.53	35
Asset-backed securities.....	12.49	3.95	84	17.36	2.88	94	0.93	2.79	59	0.73	1.59	69	6.06	1.64	84
Other debt securities	24.18	6.21	88	8.95	4.30	80	10.75	5.41	80	7.82	3.89	81	26.71	4.62	91
Mutual funds and equity securities	0.75	1.69	54	1.53	1.52	65	2.35	1.84	71	2.35	1.70	72	3.84	1.59	87
Debt securities 1 year or less	9.84	17.24	48	9.01	17.85	45	5.71	17.41	28	5.92	16.38	36	10.67	10.24	64
Debt securities 1 to 5 years	27.24	23.92	57	12.49	17.86	38	7.75	19.34	35	4.53	21.70	17	18.07	22.50	51
Debt securities over 5 years	62.17	52.18	59	76.97	58.85	68	84.19	57.87	74	87.20	56.17	79	67.42	62.90	42
Pledged securities	32.30	53.02	22	15.52	65.28	8	5.52	63.70	5	51.37	61.87	33	53.15	59.46	35
Structured notes, fair value.....	0.00	0.30	36	0.00	0.26	34	0.00	0.32	33	0.00	0.20	36	0.00	0.27	37
PERCENT CHANGE FROM PRIOR LIKE QTR:															
Short-term investments	-16.85	54.89	26	83.68	51.94	72	16.13	24.79	53	-0.63	163.19	31	32.09	34.21	62
Investment securities.....	78.97	15.44	88	146.36	10.17	97	-8.22	5.43	23	99.46	4.43	98	-51.30	4.16	1
Core deposits	-2.18	14.92	7	51.03	13.39	87	3.14	6.38	50	5.04	6.95	47	6.78	7.26	58
Noncore funding.....	-5.72	-16.96	69	35.94	10.33	87	25.68	16.28	73	24.62	16.97	72	3.88	16.22	22

Derivatives and Off-Balance-Sheet Transactions

(\$000)	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005			
Loan commitments		864,960,000			992,808,000			1,114,173,000			1,002,667,000			846,616,000		
Commit: Secured commercial RE loans		1,798,000			4,735,000			3,724,000			3,860,000			3,974,000		
Commit: Unsecured real estate loans		3,432,000			4,578,000			4,673,000			3,487,000			4,187,000		
Credit card lines		571,321,000			626,471,000			710,093,000			652,951,000			574,646,000		
Securities underwriting		0			0			0			0			3,000		
Standby letters of credit		121,274,000			125,126,000			128,535,000			122,183,000			104,581,000		
Commercial & similar letters of credit		5,643,000			5,436,000			6,375,000			6,415,000			5,115,000		
Securities lent		187,734,000			183,979,000			403,978,000			326,153,000			255,706,000		
Credit derivatives - notional amount (BHC as guarantor)		2,948,017,000			4,103,167,000			3,898,160,000			2,290,178,000			1,114,192,000		
Credit derivatives - notional amount (BHC as beneficiary)		3,045,871,000			4,284,712,000			4,067,704,000			2,328,387,000			1,127,255,000		
Credit derivative contracts w / purch cr pr - invest grade		1,740,180,000														
Credit derivative contracts w / purch cr pr - subinvest grade		1,274,402,000														
DERIVATIVE CONTRACTS:																
Interest rate futures & forward contr		6,985,785,000			6,277,493,000			4,548,418,000			4,341,548,000			3,499,990,000		
Written options contracts (int rate)		4,553,312,000			4,803,261,000			5,741,556,000			5,418,160,000			3,780,315,000		
Purchased options contracts (int rate)		4,583,914,000			4,656,298,000			5,348,914,000			5,229,790,000			3,933,580,000		
Interest rate swaps		47,663,254,000			54,524,046,000			52,097,878,000			39,521,909,000			30,050,253,000		
Futures and forward foreign exchange		3,516,788,000			3,354,145,000			3,424,341,000			1,824,470,000			1,520,052,000		
Written options contr (foreign exch)		684,929,000			971,668,000			909,076,000			695,816,000			639,527,000		
Purchased options contr (foreign exch)		699,318,000			959,324,000			906,042,000			695,723,000			615,780,000		
Foreign exchange rate swaps		2,216,817,000			1,681,478,000			1,360,349,000			1,108,117,000			1,009,459,000		
Commodity & other futures & forw contr		150,031,000			170,963,000			162,745,000			140,052,000			105,589,000		
Written options contr (comm & other)		703,260,000			834,078,000			966,846,000			1,128,724,000			568,839,000		
Purchased options contr (comm & other)		655,059,000			849,688,000			1,054,137,000			875,038,000			475,592,000		
Commodity & other swaps		258,639,000			310,593,000			381,839,000			300,042,000			141,431,000		
PERCENT OF TOTAL ASSETS:																
Loan commitments	42.57	24.46	88	45.65	25.16	91	71.32	30.37	92	74.19	31.81	92	70.61	30.69	94	
Standby letters of credit	5.97	2.40	89	5.75	2.84	86	8.23	3	89	9.04	3.13	94	8.72	3.22	92	
Commercial & similar letters of credit	0.28	0.06	92	0.25	0.08	87	0.41	0.12	88	0.47	0.12	95	0.43	0.11	94	
Securities lent	9.24	1.16	91	8.46	0.94	90	25.86	1.73	94	24.13	3.15	92	21.33	6.42	90	
Credit derivatives - notional amount (BHC as guarantor)	145.08	4.27	96	188.65	1.36	98	249.54	1.86	98	169.45	1.21	98	92.93	0.90	98	
Credit derivatives - notional amount (BHC as beneficiary)	149.90	4.47	96	196.99	1.54	98	260.39	2.19	98	172.28	1.49	98	94.02	1.34	97	
Credit derivative contracts w / purch cr pr - invest grade	85.64	2.83	94													
Credit derivative contracts w / purch cr pr - subinvest grade	62.72	1.84	94													
Derivative contracts	3,576.35	128.67	96	3,650.17	59.66	98	4,922.85	67.33	98	4,534.11	76.05	98	3,865.11	74.40	98	
Interest rate contracts	3,139.10	105.61	96	3,230.32	45.12	98	4,336.13	47.29	98	4,033.34	59.24	98	3,441.71	55.47	98	
Interest rate futures & forward contr	343.79	14.58	96	288.61	9.32	98	291.16	7.46	98	321.23	8.76	98	291.92	8.98	98	
Written options contr (int rate)	224.08	6.74	97	220.83	3.28	98	367.54	3.80	98	400.89	7.12	98	315.30	5.92	98	
Purchased options contr (int rate)	225.59	6.83	97	214.08	3.18	98	342.41	4.45	98	386.96	7.15	98	328.09	5.54	98	
Interest rate swaps	2,345.65	67.26	96	2,506.79	25.49	98	3,335.02	27.46	98	2,924.26	28.42	98	2,506.40	28.66	98	
Foreign exchange contracts	350.29	16.39	96	320.30	8.88	97	422.48	12.36	97	319.95	10.78	97	315.68	11.30	97	
Futures & forward foreign exch contr	173.07	9.55	96	154.21	6.34	97	219.21	8.29	97	134.99	7.01	95	126.78	7.71	95	
Written options contr (foreign exch)	33.71	0.83	96	44.67	0.31	98	58.19	0.66	98	51.48	0.54	98	53.34	0.73	98	
Purchased options contr (foreign ex)	34.42	0.81	96	44.11	0.31	98	58	0.66	98	51.48	0.58	98	51.36	0.78	98	
Foreign exchange rate swaps	109.10	2.19	98	77.31	0.81	98	87.08	1.03	98	81.99	0.84	98	84.20	1.03	98	
Equity, commodity, & other deriv contr	86.96	4.68	96	99.55	1.82	98	164.23	2.14	98	180.82	2.11	98	107.72	1.86	98	
Commodity & other futures & forward contr	7.38	0.45	94	7.86	0.19	98	10.42	0.14	98	10.36	0.11	98	8.81	0.10	97	
Written options contr (comm & other)	34.61	1.92	96	38.35	0.53	98	61.89	0.54	98	83.52	0.60	98	47.45	0.47	98	
Purchased options contr (comm & oth)	32.24	1.54	96	39.07	0.56	98	67.48	0.76	98	64.74	0.78	98	39.67	0.60	98	
Commodity & other swaps	12.73	0.59	96	14.28	0.34	97	24.44	0.44	98	22.20	0.36	98	11.80	0.41	97	
PERCENT OF AVERAGE LOANS AND LEASES:																
Loan commitments	123.77	57.60	85	164.63	49.60	93	218.39	54.66	95	213.98	62.14	91	193.10	68.48	90	

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Derivative Instruments

(\$000)	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
NOTATIONAL AMOUNT:					
Derivative contracts.....	72,671,106,000	79,393,035,000	76,902,141,000	61,279,389,000	46,340,407,000
Interest rate contracts.....	63,786,265,000	70,261,098,000	67,736,766,000	54,511,407,000	41,264,138,000
Foreign exchange contracts	7,117,852,000	6,966,615,000	6,599,808,000	4,324,126,000	3,784,818,000
Equity, comm, & other contracts.....	1,766,989,000	2,165,322,000	2,565,567,000	2,443,856,000	1,291,451,000
Derivatives position:					
Futures and forwards.....	10,652,604,000	9,802,601,000	8,135,504,000	6,306,070,000	5,125,631,000
Written options.....	5,941,501,000	6,609,007,000	7,617,478,000	7,242,700,000	4,988,681,000
Exchange-traded.....	1,053,177,000	899,483,000	1,451,331,000	2,136,996,000	936,503,000
Over-the-counter.....	4,888,324,000	5,709,524,000	6,166,147,000	5,105,704,000	4,052,178,000
Purchased options	5,938,291,000	6,465,310,000	7,309,093,000	6,800,551,000	5,024,952,000
Exchange-traded.....	1,010,023,000	755,119,000	1,038,765,000	1,830,828,000	913,782,000
Over-the-counter.....	4,928,268,000	5,710,191,000	6,270,328,000	4,969,723,000	4,111,170,000
Swaps.....	50,138,710,000	56,516,117,000	53,840,066,000	40,930,068,000	31,201,143,000
Held for trading.....	72,536,027,000	79,326,751,000	76,823,800,000	61,134,483,000	46,072,826,000
Interest rate contracts.....	63,696,885,000	70,210,586,000	67,700,981,000	54,390,930,000	41,013,640,000
Foreign exchange contracts	7,073,853,000	6,950,843,000	6,557,252,000	4,299,697,000	3,767,735,000
Equity, comm, & other contracts.....	1,765,289,000	2,165,322,000	2,565,567,000	2,443,856,000	1,291,451,000
Non-traded.....	135,079,000	66,284,000	78,341,000	144,906,000	267,581,000
Interest rate contracts	89,380,000	50,512,000	35,785,000	120,477,000	250,498,000
Foreign exchange contracts	43,999,000	15,772,000	42,556,000	24,429,000	17,083,000
Equity, comm, & other contracts.....	1,700,000	0	0	0	0
Deriv contr (excl fut & FX 14 days or less).....	61,846,451,000	68,957,237,000	64,934,055,000	49,041,398,000	38,741,508,000
One year or less	40,085,195,000	29,266,375,000	29,602,477,000	19,353,119,000	10,360,437,000
Over 1 year to 5 years	12,979,112,000	22,493,681,000	20,165,480,000	16,975,775,000	16,768,714,000
Over 5 years	8,782,144,000	17,197,181,000	15,166,098,000	12,712,504,000	11,612,357,000
Gross negative fair value (absolute value).....	1,354,393,000	2,149,748,000	764,077,000	569,628,000	666,198,000
Gross positive fair value	1,394,654,000	2,214,003,000	778,139,000	572,046,000	670,947,000
Held for trading	1,385,550,000	2,207,188,000	776,472,000	571,573,000	669,506,000
Non-traded.....	9,104,000	6,815,000	1,667,000	473,000	1,441,000
Curr credit exposure on RBC deriv contr.....	146,380,000	248,521,000	110,264,000	72,814,000	78,259,000
Credit losses on derivative contracts.....	215,000	724,000	13,000	-35,000	33,000
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:					
30-89 days past due (con dential prior to March 2001).....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct												
PERCENT OF NOTIONAL AMOUNT:															
Interest rate contracts.....	87.77	88.19	37	88.50	86.19	34	88.08	85.40	35	88.96	87.06	34	89.05	89.88	33
Foreign exchange contracts	9.79	6.88	75	8.77	9.78	70	8.58	9.53	69	7.06	8.39	68	8.17	7.66	71
Equity, comm, & other contracts.....	2.43	3.03	70	2.73	2.04	77	3.34	1.95	78	3.99	1.83	83	2.79	1.11	79
Futures and forwards.....	14.66	20.14	48	12.35	19.20	47	10.58	18	43	10.29	19	45	11.06	19.53	40
Written options.....	8.18	8.04	64	8.32	7.18	62	9.91	5.77	78	11.82	6.76	74	10.77	7.72	71
Exchange-traded.....	1.45	0.34	84	1.13	0.44	85	1.89	0.36	89	3.49	0.41	90	2.02	0.16	91
Over-the-counter.....	6.73	7.18	62	7.19	5.66	67	8.02	5.02	72	8.33	5.74	69	8.74	7.10	66
Purchased options.....	8.17	5.75	71	8.14	5.10	74	9.50	5.83	73	11.10	6.76	69	10.84	6.32	76
Exchange-traded.....	1.39	0.40	83	0.95	0.34	84	1.35	0.27	87	2.99	0.39	90	1.97	0.21	91
Over-the-counter.....	6.78	4.81	71	7.19	4.29	71	8.15	5.13	75	8.11	5.82	68	8.87	5.51	75
Swaps.....	68.99	56.81	55	71.19	56.92	55	70.01	63.98	50	66.79	60.99	54	67.33	60.02	53
Held for trading.....	99.81	48.88	92	99.92	48.53	92	99.90	43.70	93	99.76	38.64	96	99.42	40.54	92
Interest rate contracts.....	87.65	39.72	92	88.43	37.91	92	88.04	31.08	92	88.76	27.48	93	88.51	29.61	94
Foreign exchange contracts	9.73	3.51	84	8.75	4.31	81	8.53	5.60	76	7.02	4.27	75	8.13	5.61	75
Equity, comm, & other contracts.....	2.43	1.48	77	2.73	1.02	82	3.34	1.14	83	3.99	0.94	87	2.79	0.73	84
Non-traded.....	0.19	51.12	7	0.08	51.47	7	0.10	56.30	6	0.24	61.36	3	0.58	59.46	7
Interest rate contracts.....	0.12	45.93	7	0.06	45.26	10	0.05	49.73	6	0.20	55.09	4	0.54	56.96	7
Foreign exchange contracts	0.06	1.20	66	0.02	1.99	62	0.06	0.81	66	0.04	0.65	62	0.04	0.37	65
Equity, comm, & other contracts.....	0.00	0.52	76	0.00	0.21	36	0.00	0.11	39	0.00	0.11	40	0.00	0.03	40
Deriv contr (excl fut & FX 14 days or less).....	85.10	82.89	48	86.86	81.97	44	84.44	86.30	35	80.03	86.62	31	83.60	83.96	39
One year or less	55.16	29.93	84	36.86	27.95	75	38.49	27.64	76	31.58	26.33	69	22.36	25.04	57
Over 1 year to 5 years	17.86	32.29	25	28.33	29.85	42	26.22	27.98	44	27.70	33.22	43	36.19	27.91	65
Over 5 years	12.08	12.65	46	21.66	13.84	75	19.72	19.42	53	20.75	19.26	56	25.06	20.78	63
Gross negative fair value (absolute value).....	1.86	1.61	64	2.71	2.75	47	0.99	1.19	46	0.93	0.78	66	1.44	0.96	81
Gross positive fair value	1.92	1.86	55	2.79	3.07	42	1.01	1.29	38	0.93	0.75	69	1.45	0.79	89
PERCENT OF TIER 1 CAPITAL:															
Gross negative fair value, absolute value (X).....	10.19	0.32	97	15.79	0.25	98	8.61	0.14	98	7.03	0.09	98	9.19	0.11	98
Gross positive fair value (X)	10.49	0.34	97	16.27	0.29	98	8.77	0.15	98	7.06	0.09	98	9.26	0.11	98
Held for trading (X)	10.42	0.29	97	16.22	0.24	98	8.75	0.12	98	7.05	0.07	98	9.24	0.09	98
Non-traded (X).....	0.07	0.03	85	0.05	0.03	69	0.02	0.02	61	0.01	0.01	46	0.02	0.01	75
Current credit exposure (X)	1.10	0.10	96	1.83	0.15	97	1.24	0.09	98	0.90	0.05	98	1.08	0.06	98
Credit losses on derivative contracts.....	0.16	0.02	89	0.53	0.02	97	0.01	0.00	95	-0.04	0.00	1	0.05	0.00	97
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:															
30-89 days past due (con dential prior to March 2001).....	0.00	0.00	37	0.00	0.00	43	0.00	0.00	47	0.00	0.00	47	0.00	0.00	47
90+ days past due	0.00	0.00	41	0.00	0.00	49	0.00	0.00	47	0.00	0.00	49	0.00	0.00	47
OTHER RATIOS:															
Current credit exposure / Risk wtd asts.....	12.22	1.29	94	18.58	2.12	94	10.48	0.84	98	7.78	0.47	98	9.20	0.57	98

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Allowance and Net Loan and Lease Losses

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
CHANGE: ALLOWANCE FOR LOAN AND LEASE LOSSES EXCLUDING ATTR: (\$000)															
Beginning balance		23,164,000			9,234,000			7,279,000			7,090,000			7,320,000	
Gross credit losses		24,018,000			10,764,000			5,367,000			3,884,000			4,869,000	
Write-downs, transf to lns held for sale		0			0			13,000			3,000			13,000	
Recoveries		1,053,000			929,000			829,000			842,000			1,050,000	
Net credit losses		22,965,000			9,835,000			4,538,000			3,042,000			3,819,000	
Provision for loan and lease losses		31,735,000			21,237,000			6,538,000			3,153,000			3,575,000	
Adjustments		-332,000			2,528,000			-45,000			78,000			14,000	
Ending balance		31,602,000			23,164,000			9,234,000			7,279,000			7,090,000	
Memo: alloc transfer risk reserve (ATTR).....		0			0			0			0			0	
ANALYSIS RATIOS:	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct
Provision for Ln&Ls losses / Avg assets	1.57	1.84	46	1.19	1.17	61	0.45	0.36	68	0.24	0.15	76	0.30	0.15	78
Provision for Ln&Ls losses / Avg lns&ls	4.54	2.99	75	3.52	1.78	84	1.28	0.56	88	0.67	0.25	88	0.82	0.26	92
Provision for Ln&Ls losses / Net losses	138.19	140.50	54	215.93	170.31	80	144.07	152.78	47	103.65	109.78	46	93.61	94.02	41
Ln&Ls allowance/Total loans & leases not held-for-sale	4.89	2.78	89	3.10	1.88	88	1.86	1.25	89	1.70	1.14	94	1.71	1.18	94
Ln&Ls allowance / Total loans & leases	4.86	2.72	92	3.04	1.82	88	1.66	1.22	86	1.51	1.11	89	1.58	1.13	90
Ln&Ls allowance / Net Ln&Ls losses (X).....	1.38	1.53	51	2.36	2.49	60	2.03	5.84	21	2.39	11.75	17	1.86	8.01	13
ALLL/nonaccr assets	115.94	91.31	79	175.88	122.35	80	171.99	193.95	62	227.40	330.96	42	200.45	349.72	22
Ln&Ls allow/90+ days PD + nonaccr Ln&Ls	64.43	72.38	49	93.24	89.41	70	126.48	136.21	54	153.34	231.67	35	153.96	249.50	27
Gross Ln&Ls losses / Avg loans & leases	3.44	2.41	74	1.78	1.18	75	1.05	0.47	88	0.83	0.33	88	1.11	0.38	92
Recoveries / Avg loans and leases.....	0.15	0.13	66	0.15	0.08	86	0.16	0.08	88	0.18	0.10	82	0.24	0.11	91
Net losses/Avg loans and leases.....	3.29	2.28	74	1.63	1.10	72	0.89	0.38	88	0.65	0.23	89	0.87	0.28	92
Write-downs, trans Lns HFS / Avg Lns&Ls	0.00	0.02	39	0.00	0.03	38	0.00	0.00	85	0.00	0.00	84	0.00	0.00	88
Recoveries / Prior year-end losses.....	9.78	12.61	39	17.31	21.65	40	21.34	30.58	28	17.29	31.81	10	27.60	30.96	51
Earnings coverage of net losses (X).....	2.09	1.86	67	2.46	2.64	56	6.52	13.40	41	7.68	33.33	26	4.19	22.73	11
NET LOAN AND LEASE LOSSES BY TYPE:															
Real estate loans.....	2.70	2.28	64	1.08	0.95	69	0.40	0.18	81	0.12	0.08	71	0.09	0.06	73
RE loans secured by 1-4 family	3.03	1.36	86	1.29	0.61	85	0.44	0.18	89	0.13	0.09	71	0.09	0.08	60
Revolving	2.80	1.66	84	1.05	0.71	73	0.36	0.24	69	0.14	0.12	59	0.09	0.07	66
Closed-end.....	3.18	1.37	86	1.43	0.52	87	0.49	0.15	92	0.12	0.08	79	0.08	0.07	61
Commercial real estate loans	1.32	2.91	36	0.19	1.12	19	0.12	0.14	59	0.06	0.04	68	0.11	0.03	85
Construction and land dev	3.82	6.68	37	1.06	2.87	38	0.32	0.25	72	0.16	0.03	89	0.05	0.01	89
1-4 family	1.68	2.20	50	0.85	1.19	57	0.26	0.09	86						
Other	2.14	4.12	43	0.21	1.25	24	0.06	0.13	53						
Multifamily	0.91	1.12	54	0.02	0.35	42	-0.14	0.07	3	0.00	0.02	41	0.45	0.02	92
Nonfarm nonresidential	1.11	0.97	65	0.04	0.23	25	0.05	0.06	59	0.02	0.04	59	0.12	0.04	79
Owner-occupied	0.65	0.21	89	0.01	0.06	34	0.02	0.03	57						
Other	0.47	0.68	48	0.03	0.16	38	0.03	0.03	68						
RE loans secured by farmland.....	2.82	0.40	93	0.00	0.10	41	0.00	0.02	50	-0.51	0.04	1	0.59	0.01	96
Commercial and industrial loans	3.23	2.33	74	0.77	0.81	58	0.30	0.32	47	0.19	0.26	47	0.09	0.26	30
Loans to depository institutions	0.24	0.04	86	-0.01	0.00	7	0.00	0.00	51	-0.14	-0.01	7	-0.36	0.00	2
Loans to individuals	7.06	3.54	84	3.05	2.03	79	2.62	1.30	83	2.07	1.08	82	2.74	1.26	86
Credit card loans	11.84	5.79	88	4.07	8.34	50	3.70	2.91	62	2.88	1.79	60	4.28	3.03	67
Agricultural loans	1.59	0.38	88	0.00	0.09	38	0.00	0.11	37	0.34	0.00	95	0.00	0.06	44
Loans to foreign governments & inst.....	0.00	0.00	50	0.00	0.05	41	0.00	-0.24	62	0.00	-0.13	46	0.00	0.00	45
Other loans and leases	1.76	1.36	71	0.10	0.52	36	0.01	0.27	28	0.00	0.22	24	0.15	0.41	44

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Past Due and Nonaccrual Assets

	12/31/2009		12/31/2008		12/31/2007		12/31/2006		12/31/2005						
30+ DAYS PD & NONACCRL ASSETS: (\$000)															
30-89 days past due loans & leases.....	15,097,000		17,556,000		7,423,000		4,706,000		3,932,000						
90 days and over past due loans & leases.....	22,320,000		12,753,000		1,961,000		1,583,000		1,128,000						
Nonaccrual loans and leases	26,728,000		12,091,000		5,340,000		3,164,000		3,477,000						
Total PD & nonaccrual loans & leases.....	64,145,000		42,400,000		14,724,000		9,453,000		8,537,000						
Restructured 30-89 days past due.....	1,236,000		1,220,000		0		0		0						
Restructured 90+ days past due	2,540,000		965,000		0		0		0						
Restructured nonaccrual	1,492,000		779,000		4,000		7,000		25,000						
Total restr loans & leases, incl above	5,268,000		2,964,000		4,000		7,000		25,000						
30-89 days past due loans held for sale.....	3,000		1,000		424,000		293,000		105,000						
90+ days past due loans held for sale.....	0		0		0		14,000		25,000						
Nonaccrual loans held for sale	234,000		32,000		430,000		371,000		517,000						
Total PD & nonacc Lns held for sale.....	237,000		33,000		854,000		678,000		647,000						
Restr loans and leases in compliance	7,678,000		4,113,000		8,000		18,000		20,000						
Other real estate owned	2,127,000		2,899,000		890,000		489,000		145,000						
OTHER ASSETS:															
30-89 days past due	0		0		0		0		1,000						
90+ days past due	0		0		0		0		1,000						
Nonaccrual.....	529,000		1,079,000		29,000		37,000		60,000						
Total other assets PD & nonaccrual.....	529,000		1,079,000		29,000		37,000		62,000						
PERCENT OF LOANS AND LEASES:															
30-89 days PD loans & leases.....	2.32	1.47	85	2.31	1.58	77	1.34	1.03	74	0.97	0.81	72	0.88	0.69	74
90+ days PD loans & leases	3.43	0.61	96	1.68	0.36	93	0.35	0.21	73	0.33	0.15	84	0.25	0.16	80
Nonaccrual loans & leases	4.11	3.86	58	1.59	2.12	41	0.96	0.94	65	0.65	0.50	75	0.77	0.42	84
90+ days PD and nonaccrual Lns&Ls	7.54	4.57	85	3.26	2.57	66	1.31	1.22	67	0.98	0.68	78	1.03	0.60	78
30-89 days PD restructured.....	0.19	0.03	94	0.16	0.01	94	0.00	0.00	43	0.00	0.00	44	0.00	0.00	45
90+ days PD restructured.....	0.39	0.01	98	0.13	0.00	98	0.00	0.00	46	0.00	0.00	47	0.00	0.00	48
Nonaccrual restructured	0.23	0.31	57	0.10	0.09	76	0.00	0.01	55	0.00	0.00	72	0.01	0.00	75
30-89 days PD loans held for sale.....	0.00	0.01	66	0.00	0.00	69	0.08	0.01	95	0.06	0.01	92	0.02	0.00	87
90+ days PD loans held for sale.....	0.00	0.00	35	0.00	0.00	38	0.00	0.00	37	0.00	0.00	82	0.01	0.00	84
Nonaccrual loans held for sale	0.04	0.06	73	0.00	0.03	69	0.08	0.01	89	0.08	0.01	94	0.12	0.00	97
PERCENT OF LNS&LS + OTHER ASSETS															
30+ DAYS PAST DUE AND NONACCRL:															
30-89 days past due assets.....	2.32	1.48	84	2.30	1.58	77	1.34	1.03	74	0.97	0.81	72	0.88	0.69	74
90+ days past due assets.....	3.43	0.61	96	1.67	0.37	93	0.35	0.21	73	0.33	0.15	84	0.25	0.16	80
Nonaccrual assets	4.18	3.94	62	1.73	2.15	44	0.97	0.95	62	0.66	0.50	75	0.79	0.43	84
30+ days PD & nonaccrual assets.....	9.93	6.22	85	5.70	4.24	72	2.66	2.29	71	1.96	1.50	75	1.92	1.31	78
PERCENT OF TOTAL ASSETS:															
90+ days PD and nonaccrual assets.....	2.44	2.68	50	1.19	1.66	31	0.47	0.77	29	0.35	0.42	46	0.39	0.36	61
90+ PD & nonaccrual assets + OREO	2.54	3	50	1.43	1.94	33	0.67	0.90	41	0.52	0.48	59	0.53	0.42	71
RESTRUCTURED & NONACCRL LNS&LS + OREO AS PERCENT OF:															
Total assets.....	1.80	2.82	35	0.88	1.64	33	0.40	0.73	28	0.27	0.35	43	0.30	0.29	55
Allowance for loan & lease losses.....	115.61	191.76	24	82.47	138.24	26	67.55	89.33	44	50.43	50.61	57	51.37	42.13	71
Equity cap + ALLL.....	18.55	26.71	39	10.05	16.62	35	4.71	7.74	40	2.98	3.91	50	3.19	3.34	55
Tier 1 cap + ALLL.....	22.20	28.98	41	11.99	17.73	37	6.37	8.93	37	4.16	4.32	53	4.58	3.85	68
Loans & leases + OREO	5.60	4.76	64	2.50	2.53	58	1.12	1.14	62	0.76	0.58	73	0.81	0.49	80

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

BHC Name JPMORGAN CHASE & CO.RSSD Number 103952City/State NEW YORK, NYFR Dist: 2 Peer: 1FR BHCPR
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Past Due and Nonaccrual Loans and Leases

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005			
	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	BHC	Peer_1	Pct	
30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE:																
Real estate	- 30-89 days PD.....	2.98	1.72	88	3.16	1.78	86	1.70	1.13	81	1.05	0.81	79	0.95	0.66	79
	- 90+ days past due.....	5.38	0.72	94	2.59	0.39	94	0.02	0.20	21	0.00	0.14	17	0.00	0.13	19
	- Nonaccrual	6.31	5.74	60	2.68	2.82	52	2.17	1.23	84	1.23	0.56	88	1.15	0.43	89
Coml & indl	- 30-89 days PD.....	1.10	0.84	71	0.92	0.89	62	0.69	0.64	64	0.35	0.50	36	0.39	0.58	39
	- 90+ days past due.....	0.55	0.17	88	0.22	0.13	76	0.11	0.08	70	0.08	0.05	72	0.07	0.07	57
	- Nonaccrual	3.57	2.73	76	0.94	1.11	45	0.24	0.50	23	0.67	0.52	71	1.13	0.61	86
Individuals	- 30-89 days PD.....	2.68	2.18	69	2.75	2.05	75	2.07	1.65	73	1.75	1.57	66	1.30	1.41	50
	- 90+ days past due.....	2.79	0.63	92	1.89	0.45	91	1.39	0.29	92	1.18	0.31	88	0.81	0.29	85
	- Nonaccrual	0.19	0.57	37	0.12	0.37	36	0.09	0.24	40	0.10	0.14	55	0.15	0.16	60
Dep inst Ins	- 30-89 days PD.....	0.00	0.12	42	0.51	0.02	92	0.45	0.02	94	0.00	0.00	46	0.00	0.00	46
	- 90+ days past due.....	0.00	0.00	46	0.00	0.00	48	0.00	0.01	46	0.00	0.00	45	0.00	0.00	47
	- Nonaccrual	0.16	0.17	84	0.29	0.02	90	0.05	0.00	97	0.28	0.00	97	0.53	0.03	93
Agricultural	- 30-89 days PD.....	4.77	0.75	91	1.96	0.47	86	1.31	0.28	93	1.18	0.27	93	1.85	0.28	93
	- 90+ days past due.....	0.00	0.04	36	2.61	0.02	98	0.00	0.02	33	0.00	0.02	38	0.00	0.01	38
	- Nonaccrual	2.92	1.61	77	4.36	0.74	91	0.33	0.43	67	1.01	0.36	80	1.42	0.35	88
Foreign govts	- 30-89 days PD.....	0.00	6.67	43	0.00	0.18	45	3.09	0.29	91	0.00	1.35	46	0.00	0.35	38
	- 90+ days past due.....	0.00	0.36	46	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50
	- Nonaccrual	0.00	0.00	46	0.00	0.07	45	0.00	0.00	50	0.00	0.00	50	0.00	0.00	45
Other Ins & ls	- 30-89 days PD.....	0.58	0.63	61	0.41	0.67	44	0.52	0.59	55	0.27	0.49	40	0.51	0.43	61
	- 90+ days past due.....	0.12	0.07	76	0.01	0.06	51	0.01	0.03	47	0.00	0.02	49	0.02	0.02	65
	- Nonaccrual	2.05	1.02	80	0.78	0.48	76	0.76	0.23	88	0.07	0.14	46	0.44	0.23	78

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005			
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	
MEMORANDA:																
1–4 family	– 30–89 days PD.....	3.42	1.82	88	3.62	1.89	87	1.79	1.17	80	1.04	1.04	62	1	0.82	69
	– 90+ days past due.....	6.59	1.01	94	3.14	0.47	94	0.00	0.28	8	0.00	0.20	10	0.00	0.20	8
	– Nonaccrual	6.82	3.35	82	3	1.88	78	2.36	0.87	90	1.30	0.50	88	1.16	0.42	88
Revolving	– 30–89 days PD.....	1.81	0.98	84	2.18	1	85	0.89	0.83	66	0.68	0.65	62	0.72	0.39	83
	– 90+ days past due.....	1.38	0.20	92	1.07	0.15	95	0.00	0.10	18	0.00	0.08	17	0.00	0.05	14
	– Nonaccrual	1	1.18	64	0.77	0.76	68	0.68	0.47	74	0.36	0.26	72	0.32	0.14	86
Closed-end	– 30–89 days PD.....	4.45	2.20	88	4.47	2.26	87	2.37	1.32	83	1.26	1.19	64	1.17	1.01	66
	– 90+ days past due.....	9.91	1.32	94	4.37	0.60	92	0.00	0.34	11	0.00	0.24	11	0.00	0.27	9
	– Nonaccrual	10.53	4.20	86	4.32	2.27	81	3.45	1	90	1.88	0.58	91	1.66	0.50	91
Jr lien	– 30–89 days PD.....	0.30	0.21	72	0.34	0.21	77	0.27	0.13	84	0.14	0.10	76	0.11	0.07	76
	– 90+ days PD.....	0.09	0.04	77	0.07	0.03	78	0.00	0.02	21	0.00	0.01	19	0.00	0.01	20
	– Nonaccrual	0.21	0.26	48	0.19	0.19	57	0.23	0.09	81	0.11	0.05	83	0.06	0.04	73
Commercial RE	– 30–89 days PD.....	1.15	1.51	47	1.17	1.59	37	1.12	1.03	65	0.68	0.63	61	0.64	0.54	67
	– 90+ days past due.....	0.30	0.41	65	0.16	0.20	56	0.12	0.10	63	0.00	0.05	34	0.03	0.04	57
	– Nonaccrual	4.25	7.83	34	1.29	3.33	20	0.88	1.34	37	0.77	0.54	71	1.06	0.42	97
Const & dev	– 30–89 days PD.....	3.69	2.50	71	2.35	2.92	48	2.25	1.74	66	0.74	0.87	49	0.59	0.63	60
	– 90+ days past due.....	2.42	0.76	87	0.65	0.38	75	0.31	0.15	83	0.00	0.05	21	0.02	0.05	54
	– Nonaccrual	10.93	17.32	36	2.89	7.85	18	1.22	2.39	30	0.57	0.50	59	0.91	0.24	92
1–4 family	– 30–89 days PD.....	0.97	0.70	70	0.64	0.87	50	1.03	0.69	77						
	– 90+ days PD.....	1.06	0.21	89	0.65	0.15	88	0.00	0.08	22						
	– Nonaccrual	3.44	4.83	56	2.34	3.26	57	0.62	1.03	46						
Other	– 30–89 days PD.....	2.72	1.65	75	1.70	1.90	50	1.22	0.96	72						
	– 90+ days PD.....	1.36	0.53	82	0.00	0.20	20	0.31	0.07	90						
	– Nonaccrual	7.49	10.71	41	0.56	4.13	8	0.60	1.18	37						
Multifamily	– 30–89 days PD.....	0.68	1.07	47	1.08	1.06	61	3	0.77	90	1.38	0.43	89	2.25	0.50	91
	– 90+ days past due.....	0.01	0.30	58	0.09	0.07	77	0.29	0.04	90	0.00	0.04	33	0.00	0.03	32
	– Nonaccrual	3.32	3.46	55	1.07	1.95	50	3.86	0.66	96	3.83	0.38	96	1.35	0.31	89
Nonfarm res	– 30–89 days PD.....	1	1.06	52	0.77	0.98	45	0.62	0.60	62	0.63	0.47	74	0.58	0.45	75
	– 90+ days past due.....	0.03	0.21	44	0.05	0.08	51	0.04	0.05	63	0.01	0.03	43	0.03	0.03	66
	– Nonaccrual	3.43	4.45	48	0.89	1.27	43	0.63	0.61	62	0.73	0.51	73	1.11	0.53	92
Owner Occ	– 30–89 days PD.....	0.43	0.33	64	0.73	0.36	84	0.46	0.21	87						
	– 90+ days PD.....	0.00	0.04	23	0.05	0.03	70	0.04	0.02	72						
	– Nonaccrual	1.60	0.91	76	0.84	0.40	87	0.58	0.24	87						
Other	– 30–89 days PD.....	0.57	0.60	53	0.05	0.55	9	0.16	0.36	27						
	– 90+ days PD.....	0.03	0.16	53	0.00	0.05	21	0.00	0.02	23						
	– Nonaccrual	1.83	3.24	48	0.05	0.71	15	0.05	0.31	19						
Farmland	– 30–89 days PD.....	5.63	0.79	96	1.86	0.59	86	0.00	0.50	15	0.00	0.44	20	1.18	0.39	87
	– 90+ days past due.....	0.00	0.12	32	13.66	0.07	98	0.00	0.01	36	0.00	0.05	37	0.00	0.02	39
	– Nonaccrual	2.82	3.01	59	1.24	1.01	63	0.63	0.56	61	1.54	0.58	81	1.78	0.89	82
Credit card	– 30–89 days PD.....	3.33	1.85	86	2.88	1.96	73	1.96	1.67	60	1.71	1.69	50	1.51	1.52	51
	– 90+ days past due.....	4.44	1.32	96	2.52	1.21	78	1.86	0.84	80	1.57	0.98	68	1.38	0.82	75
	– Nonaccrual	0.00	0.46	66	0.00	0.30	69	0.01	0.17	70	0.01	0.13	70	0.02	0.08	71

Risk-Based Capital

	12/31/2009		12/31/2008		12/31/2007		12/31/2006		12/31/2005	
TIER 1 CAPITAL: (\$000)										
Total equity capital	165,365,000		166,884,000		123,221,000		115,790,000		107,211,000	
Net unrealized gains (losses) on AFS secs	2,032,000		-2,101,000		380,000		29,000		-224,000	
Less: Net unrealized loss on AFS eq secs	0		5,000		0		0		0	
Accum net gains (losses) on cash ow hedges	-2,107,000		-2,987,000		-1,306,000		-1,591,000		-394,000	
Less: Nonqualifying perpetual pref stock	0		0		0		0		0	
Qualifying other capital elements	19,535,000		17,257,000		15,005,000		12,970,000		12,660,000	
Less: Disallowed goodwill and oth intang	49,185,000		49,234,000		47,877,000		48,092,000		47,164,000	
Less: Cumulative change in fair values of liabilities	912,000		2,358,000		882,000					
Less: Disallowed servicing assts and PCCR	1,105,000		849,000		864,000		755,000		450,000	
Less: Disallowed deferred tax assets	0		0		0		0		0	
Other additns to (deduct from) tier 1 capital	-802,000		-679,000		-783,000		-420,000		-401,000	
Tier 1 capital	132,971,000		136,104,000		88,746,000		81,055,000		72,474,000	
TIER 2 CAPITAL:										
Qualifying sub debt & redeemable pref stock	28,977,000		31,659,000		32,817,000		26,613,000		22,733,000	
Cumulative PPS includible in tier 2	0		0		0		0		0	
AllLL includible in tier 2	15,296,000		17,187,000		10,084,000		7,803,000		7,490,000	
Unrlzd gains on AFS eq sec incl in tier 2	81,000		0		24,000		55,000		46,000	
Other tier 2 capital components	-252,000		-230,000		571,000		-261,000		-306,000	
Allowable tier 2 capital (limited to amount of tier 1 capital)	44,102,000		48,616,000		43,496,000		34,210,000		29,963,000	
TIER 3 CAPITAL	0	0								
Total RB capital before deductions	177,073,000		184,720,000		132,242,000		115,265,000		102,437,000	
Less: Deductions for RBC	0		0		0		0		0	
TOTAL RISK-BASED CAPITAL	177,073,000		184,720,000		132,242,000		115,265,000		102,437,000	
RISK-WEIGHTED ASSETS:										
Total on-B/S RWA	716,276,100		842,140,500		597,742,000		540,804,100		499,530,900	
Total off-B/S items & deriv cr eq RWA	367,430,660		357,499,200		352,727,100		305,347,600		279,105,240	
Risk-weighted assets	1,083,706,760		1,199,639,700		950,469,100		846,151,700		778,636,140	
Market risk equivalent assets	131,544,000		144,453,000		101,410,000		89,757,000		71,901,000	
Risk-weighted assets before deductions	1,215,250,760		1,344,092,700		1,051,879,100		935,908,700		850,537,140	
Less: Excess allow for loan & lease loss	17,245,000		6,613,000		0		0		0	
Less: Alloc transfer risk reserve	0		0		0		0		0	
Total risk-weighted assets	1,198,005,760		1,337,479,700		1,051,879,100		935,908,700		850,537,140	
Average total assets for leverage ratio	1,933,767,000		2,088,347,000		1,473,541,000		1,308,699,000		1,152,546,000	
MEMORANDA:										
Mortgage servicing assets	15,531,000		9,403,000		8,632,000		7,546,000		6,452,000	
Purchased credit card relationships & NMSA	1,254,000		1,661,000		2,322,000		2,956,000		3,293,000	
All other identi able intangible assets	3,367,000		3,920,000		3,777,000		4,350,000		4,814,000	
Cap purch prog-SR perp pref stk	0									
Cap purch prog-warrants	1,250,000									

BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	
Tier 1 leverage ratio	6.88	8.51	21	6.92	8.31	26	6.02	7.42	13	6.19	7.79	14	6.29	7.44	17
Tier 1 RBC ratio	11.10	11.45	39	10.94	10.32	59	8.44	8.95	40	8.66	9.58	33	8.52	9.57	33
Total risk-based capital ratio	14.78	14.05	61	14.84	13.01	81	12.57	11.60	76	12.32	12.17	60	12.04	12.32	44
Tangible tier 1 leverage ratio	5.97	8.17	19	5.84	8.01	23	5.27	7.07	16	5.36	7.46	11	5.40	7.11	12
Tangible common eq cap / Tan assets	4.52	5.68	26	3.41	4.63	27	4.21	5.60	22	4.32	5.92	17	4.29	5.67	15

OTHER RATIOS:

Mtg svrg assets / Prin bal 1-4 fam others	1.46	0.79	92	0.81	0.65	60	1.41	0.87	82	1.47	0.89	81	1.41	0.83	81
Est FV of mtg svrg assets / Mtg serv asts	100	106.50	29	100	109.21	30	100	111.93	25	100	115.91	22	103.35	115.27	51

Insurance and Broker-Dealer Activities

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005	Percent Change
						1-qtr
						1-yr
INSURANCE ACTIVITIES: (\$000)						
Total insurance underwriting assets	9,259,000	7,871,000	11,914,000	11,120,000	17,438,000	-1.67 17.63
Total property casualty companies	2,012,000	1,860,000	979,000	957,000	1,055,000	-1.08 8.17
Reinsurance recoverables (P/C)	110,000	159,000	29,000	44,000	57,000	-8.33 -30.82
Total life health companies	7,247,000	6,011,000	10,935,000	10,163,000	16,383,000	-1.83 20.56
Reinsurance recoverables (L/H)	0	0	0	0	937,000	
Separate account assets (L/H)	6,964,000	5,670,000	10,484,000	9,628,000	7,221,000	-0.76 22.82
Total insurance underwriting equity	1,143,000	1,182,000	1,181,000	1,315,000	2,160,000	-7.30 -3.30
Total property casualty companies	868,000	853,000	748,000	824,000	1,022,000	-1.14 1.76
Total life health companies	275,000	329,000	433,000	491,000	1,138,000	-22.54 -16.41
Total insurance underwriting net income	-35,000	-95,000	136,000	185,000	211,000	
Total property casualty companies	21,000	-147,000	63,000	31,000	39,000	2,000
Total life health companies	-56,000	52,000	73,000	154,000	172,000	
Claims & claims adj expense reserves (P/C)	999,000	850,000	132,000	139,000	89,000	-1.77 17.53
Unearned premiums (P/C)	103,000	91,000	81,000	57,000	54,000	1.98 13.19
Policyholder ben & contracthold funds (L/H)	5,000	15,000	20,000	30,000	7,774,000	0.00 -66.67
Separate account liabilities (L/H)	6,964,000	5,670,000	10,484,000	9,628,000	7,221,000	-0.76 22.82
Insurance activities revenue	417,000	396,000	425,000	801,000	874,000	37.17 5.30
Insurance comm & fees (excl premiums)	92,000	68,000	138,000	401,000	432,000	41.54 35.29
Ins & reins underwriting inc (incl prem)	325,000	328,000	287,000	400,000	442,000	35.98 -0.91
Premiums	325,000	328,000	286,000	399,000	442,000	35.98 -0.91
Credit related insur underwriting	117,000	186,000	184,000	145,000	259,000	30 -37.10
Other insurance underwriting	208,000	142,000	102,000	254,000	183,000	39.60 46.48
Insurance bene ts, losses, expenses	272,000	490,000	94,000	283,000	892,000	19.30 -44.49
Net assets of insurance underwriting subs	524,000	496,000	496,000	507,000	8,210,000	-3.68 5.65
Life insurance assets	15,821,000	18,048,000	13,681,000	12,934,000	0	0.89 -12.34

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer_1	Pct												
ANALYSIS RATIOS:															
Ins underwriting assets / Consol assets	0.46	0.12	89	0.36	0.05	93	0.76	0.05	95	0.82	0.05	95	1.45	0.06	97
Ins under assets (P/C) / Tot ins und asts.....	21.73	51.52	41	23.63	43.79	51	8.22	41.42	37	8.61	44.70	33	6.05	39.72	38
Ins under assets (L/H) / Tot ins und asts	78.27	48.48	58	76.37	56.21	48	91.78	58.58	62	91.39	55.30	66	93.95	60.28	61
Sep acct assets (L/H) / Total life asts.....	96.09	3.72	95	94.33	2.13	95	95.88	0.98	95	94.74	0.74	95	44.08	0.48	96
Ins activities revenue / Adj oper inc	0.42	1.19	43	0.60	1.05	55	0.59	1.21	50	1.28	1.24	57	1.55	1.49	65
Premium inc / Ins activities revenue	77.94	14.41	91	82.83	11.07	95	67.29	10.36	90	49.81	8.92	90	50.57	11.36	87
Credit rel prem inc / Tot prem inc.....	36	58.46	38	56.71	75.79	25	64.34	73.60	28	36.34	75.39	18	58.60	73.61	29
Other prem inc / Total prem inc.....	64	41.54	61	43.29	24.21	75	35.66	26.40	72	63.66	24.61	81	41.40	26.39	70
Ins under net income / Consol net income	-0.30	0.41	6	-1.69	-0.06	8	0.89	0.23	86	1.28	0.21	92	2.49	0.33	91
Ins net inc (P/C) / Equity (P/C).....	2.42	-3.32	68	-17.23	-5.84	21	8.42	12.02	57	3.76	7.90	31	3.82	10.09	26
Ins net inc (L/H) / Equity (L/H)	-20.36	3.41	4	15.81	5.55	82	16.86	7.25	83	31.36	6.78	91	15.11	12.57	75
Insur ben, losses, exp / Insur premiums.....	83.69	148.42	41	149.39	199.12	58	32.87	133.41	32	70.93	88.63	33	201.81	107.42	83
Reinsurance recov (P/C) / Tot assets (P/C).....	5.47	3.69	80	8.55	4	89	2.96	3.09	89	4.60	2.64	81	5.40	1.48	78
Reinsurance recov (L/H) / Tot assets (L/H)	0.00	0.32	33	0.00	0.20	32	0.00	0.37	31	0.00	0.29	31	5.72	0.66	92
Net assets ins under subs / Cons assets	0.03	0.02	85	0.02	0.01	88	0.03	0.00	89	0.04	0.01	91	0.68	0.00	97
Life insurance assets / Tier 1 cap + ALLL.....	9.61	9.05	54	11.33	10.49	52	13.96	13.49	50	14.64	11.97	55	0.00	10.03	21
BROKER-DEALER ACTIVITIES															
Net assets of broker-dealer subs (\$000)	320,313,000			318,943,000			187,489,000			151,453,000			146,011,000		
Net assets broker-dealer subs / Cons asts.....	15.76	1.34	91	14.66	0.63	94	12	0.64	94	11.21	0.98	89	12.18	1.22	90

BHC Name JPMORGAN CHASE & CO.

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City/State NEW YORK, NYFR Dist: 2 Peer: 1**Foreign Activities**

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
FOREIGN ACTIVITIES: (\$000)															
Total foreign loans and leases.....		58,108,000			78,329,000			86,856,000			59,957,000			40,501,000	
Real estate loans		1,790,000			1,774,000			353,000			2,259,000			251,000	
Commercial and industrial loans.....		31,392,000			45,329,000			42,945,000			27,630,000			19,934,000	
Loans to dep inst & other banks accept.....		8,537,000			11,751,000			13,018,000			7,049,000			4,561,000	
Loans to foreign govts and inst.....		1,383,000			329,000			162,000			2,545,000			1,297,000	
Loans to individuals		2,629,000			2,255,000			2,429,000			1,895,000			1,639,000	
Agricultural loans		28,000			26,000			54,000			45,000			45,000	
Other foreign loans		12,248,000			16,732,000			27,825,000			17,372,000			11,753,000	
Lease financing receivables		101,000			133,000			70,000			1,162,000			1,021,000	
Debt securities.....		61,359,000			8,921,000			8,718,000			6,889,000			7,173,000	
Interest-bearing bank balances.....		20,928,000			89,986,000			13,378,000			15,325,000			23,143,000	
Total selected foreign assets		140,395,000			177,236,000			108,952,000			82,171,000			70,817,000	
Total foreign deposits.....		295,260,000			287,301,000			235,128,000			178,336,000			131,618,000	
Interest-bearing deposits		287,178,000			279,604,000			228,786,000			170,321,000			124,142,000	
Non-interest-bearing deposits.....		8,082,000			7,697,000			6,342,000			8,015,000			7,476,000	
ANALYSIS RATIOS:															
Yield: Foreign loans	3.12	3.74	62	5.27	2.72	77	6.16	3	78	5.70	2.66	76	4.21	2.35	73
Cost: Interest-bearing deposits.....	0.43	0.74	37	2.58	2.20	71	4.31	4.23	41	3.75	4.23	26	2.92	2.79	44
NET LOSSES AS % OF FOREIGN LNS BY TYPE:															
Real estate loans		144.60			79.79			0.85		8.22	71		68.14		28.10
Commercial and industrial loans.....		0.29	1.50	20	0.04	0.49	23			2.70			0.22		10.52
Foreign governments and inst		0.00	0.00	50	0.00	0.05	41	0.00	-0.24	62	0.00	-0.13	46	0.00	0.00
GROWTH RATES:															
Net loans and leases.....	-25.82	-5.28	32	-9.82	22.07	40	44.86	126.76	73	48.04	148.72	78	11.55	16.59	55
Total selected assets	-20.79	-1.30	29	62.67	3.60	82	32.59	126.31	65	16.03	67.29	55	2.14	16.60	53
Deposits.....	2.77	-10.80	70	22.19	-10.81	82	31.85	41.77	64	35.50	33.71	66	0.84	18.44	44

Servicing, Securitization and Asset Sale Activities—Part 1

	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008	Percent Change
						1-qtr
						1-yr
ACTIVITY: (\$000)						
Securitization activities	377,994,000	371,678,000	391,516,000	434,195,000	444,823,000	1.70 -15.02
1-4 family residential loans	242,988,000	256,137,000	277,685,000	313,147,000	324,442,000	-5.13 -25.11
Home equity lines	286,000	407,000	358,000	394,000	436,000	-29.73 -34.40
Credit card receivables	84,626,000	87,028,000	85,790,000	85,220,000	85,571,000	-2.76 -1.10
Auto loans	579,000	625,000	903,000	1,164,000	1,475,000	-7.36 -60.75
Commercial and industrial loans	198,000	230,000	228,000	0	0	-13.91
All other loans and leases	49,317,000	27,251,000	26,552,000	34,270,000	32,899,000	80.97 49.90
Retained interest-only strips	68,000	76,000	98,000	296,000	654,000	-10.53 -89.60
1-4 family residential loans	6,000	11,000	29,000	73,000	154,000	-45.45 -96.10
Home equity lines	0	0	0	0	1,000	-100
Credit card receivables	11,000	13,000	14,000	171,000	438,000	-15.38 -97.49
Auto loans	1,000	1,000	3,000	3,000	5,000	0.00 -80
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases	50,000	51,000	52,000	49,000	56,000	-1.96 -10.71
Retained credit enhancements	99,753,000	97,060,000	95,872,000	14,241,000	7,909,000	2.77 1,161.26
1-4 family residential loans	581,000	589,000	754,000	456,000	1,365,000	-1.36 -57.44
Home equity lines	0	0	0	0	0	
Credit card receivables	98,145,000	95,393,000	94,032,000	12,804,000	5,411,000	2.88 1,713.81
Auto loans	12,000	28,000	31,000	95,000	150,000	-57.14 -92
Commercial and industrial loans	27,000	28,000	28,000	0	0	-3.57
All other loans and leases	988,000	1,022,000	1,027,000	886,000	983,000	-3.33 0.51
Total retained credit exposure	99,821,000	97,136,000	95,970,000	14,537,000	8,563,000	2.76 1,065.72
Unused commit to provide liq (servicer adv)	39,000	0	0	2,000	9,000	333.33
Seller's interest in securities & loans	16,678,000	14,860,000	10,527,000	19,050,000	33,250,000	12.23 -49.84
Home equity lines	0	0	0	0	0	
Credit card receivables	16,678,000	14,860,000	10,527,000	19,050,000	33,250,000	12.23 -49.84
Commercial and industrial loans	0	0	0	0	0	
Asset-backed commercial paper conduits	53,663,000	57,126,000	63,214,000	72,496,000	79,834,000	-6.06 -32.78
Cr exp from conduits by bank or oth inst	7,211,000	8,211,000	8,755,000	8,421,000	7,298,000	-12.18 -1.19
Liq commit from conduits by bank or oth	46,452,000	48,915,000	54,459,000	64,075,000	72,536,000	-5.04 -35.96

	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008
ACTIVITY % OF TOTAL ASSETS:					
Securitization activities	18.60	18.21	19.32	20.88	20.45
1-4 family residential loans	11.96	12.55	13.70	15.06	14.92
Home equity lines	0.01	0.02	0.02	0.02	0.02
Credit card receivables	4.16	4.26	4.23	4.10	3.93
Auto loans	0.03	0.03	0.04	0.06	0.07
Commercial and Industrial loans	0.01	0.01	0.01	0.00	0.00
All other loans and leases	2.43	1.34	1.31	1.65	1.51
Asset-backed commercial paper conduits	2.64	2.80	3.12	3.49	3.67
Cr exp, conduits by bank or oth inst	0.35	0.40	0.43	0.41	0.34
Liq commit, conduits by bank or oth	2.29	2.40	2.69	3.08	3.33
PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS):					
1-4 family residential loans	39.67	41.03	41.75	42.85	42.49
Home equity lines	10.24	10.43	10.21	9.77	9.28
Credit card receivables	14.85	14.85	14.80	14.33	14.89
Auto loans and other consumer loans	5.82	5.70	5.39	5.04	4.69
Commercial and industrial loans	10.98	11.88	12.07	12.25	12.54
All other loans and leases	18.44	16.11	15.77	15.77	16.11

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008	
						Percent Change
						1-qtr
PCT TOT SECURITIZATION ACTIVITIES						
BY TYPE:						
Retained interest-only strips	0.02	0.02	0.03	0.07	0.15	
1-4 family residential loans	0.00	0.00	0.01	0.02	0.05	
Home equity lines	0.00	0.00	0.00	0.00	0.23	
Credit card receivables	0.01	0.01	0.02	0.20	0.51	
Auto loans	0.17	0.16	0.33	0.26	0.34	
Commercial and industrial loans	0.00	0.00	0.00			
All other loans and leases	0.10	0.19	0.20	0.14	0.17	
Retained credit enhancements	26.39	26.11	24.49	3.28	1.78	
1-4 family residential loans	0.24	0.23	0.27	0.15	0.42	
Home equity lines	0.00	0.00	0.00	0.00	0.00	
Credit card receivables	115.97	109.61	109.61	15.02	6.32	
Auto loans	2.07	4.48	3.43	8.16	10.17	
Commercial and industrial loans	13.64	12.17	12.28			
All other loans and leases	2	3.75	3.87	2.59	2.99	
Unused commit to prov liq (servicer adv)	0.01	0.00	0.00	0.00	0.00	
Seller's interest in securities & loans	4.41	4	2.69	4.39	7.47	
Home equity lines	0.00	0.00	0.00	0.00	0.00	
Credit card receivables	19.71	17.07	12.27	22.35	38.86	
Commercial and industrial loans	0.00	0.00	0.00			
PERCENT OF TIER 1 CAPITAL:						
Total retained credit exposure	75.07	76.76	78.55	10.60	6.29	
Retained interest-only strips	0.05	0.06	0.08	0.22	0.48	
Retained credit enhancements	75.02	76.70	78.47	10.38	5.81	
Tot ret cr exp & asset sale credit exp	81.25	83.83	85.14	16.13	13.13	
(\$000)	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008	Percent Change
30-89 DAYS PD SECURITIZED ASSETS:						
1-4 family residential loans	15,141,000	17,615,000	19,996,000	23,431,000	22,827,000	-14.04 -33.67
Home equity lines	24,000	41,000	28,000	35,000	41,000	-41.46 -41.46
Credit card receivables	1,789,000	2,270,000	1,790,000	2,173,000	2,008,000	-21.19 -10.91
Auto loans	4,000	17,000	20,000	24,000	32,000	-76.47 -87.50
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases	687,000	401,000	372,000	354,000	406,000	71.32 69.21
Total 30-89 days PD securitized assets	17,645,000	20,344,000	22,206,000	26,017,000	25,314,000	-13.27 -30.30
90 DAYS+ PD SECURITIZED ASSETS: (\$000)						
1-4 family residential loans	57,681,000	60,023,000	57,766,000	50,997,000	42,587,000	-3.90 35.44
Home equity lines	47,000	48,000	49,000	58,000	51,000	-2.08 -7.84
Credit card receivables	2,385,000	1,813,000	2,066,000	2,362,000	1,802,000	31.55 32.35
Auto loans	1,000	4,000	3,000	4,000	4,000	-75 -75
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases	1,716,000	868,000	709,000	612,000	171,000	97.70 903.51
Total 90 days+ PD securitized assets	61,830,000	62,756,000	60,593,000	54,033,000	44,615,000	-1.48 38.59
Total past due securitized assets	79,475,000	83,100,000	82,799,000	80,050,000	69,929,000	-4.36 13.65
NET LOSSES ON SECURITIZED ASSETS: (\$000)						
1-4 family residential loans	12,055,000	10,015,000	7,317,000	4,319,000	8,262,000	20.37 45.91
Home equity lines	131,000	138,000	84,000	36,000	142,000	-5.07 -7.75
Credit card receivables	7,586,000	5,598,000	3,923,000	1,842,000	4,612,000	35.51 64.48
Auto loans	15,000	13,000	7,000	20,000	29,000	15.38 -48.28
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases	196,000	10,000	16,000	19,000	22,000	1,860 790.91
Total net losses on securitized assets	19,983,000	15,774,000	11,347,000	6,236,000	13,067,000	26.68 52.93

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2009	09/30/2009	06/30/2009	03/31/2009	12/31/2008
30-89 DAYS PD SEC ASSETS % OF TYPE:					
1-4 family residential loans	6.23	6.88	7.20	7.48	7.04
Home equity lines	8.39	10.07	7.82	8.88	9.40
Credit card receivables	2.11	2.61	2.09	2.55	2.35
Auto loans.....	0.69	2.72	2.21	2.06	2.17
Commercial and industrial loans.....	0.00	0.00	0.00		
All other loans and leases.....	1.39	1.47	1.40	1.03	1.23
Total 30-89 days PD securitized assets.....	4.67	5.47	5.67	5.99	5.69
90+ DAYS PD SEC ASSETS % OF TYPE:					
1-4 family residential loans	23.74	23.43	20.80	16.29	13.13
Home equity lines	16.43	11.79	13.69	14.72	11.70
Credit card receivables	2.82	2.08	2.41	2.77	2.11
Auto loans.....	0.17	0.64	0.33	0.34	0.27
Commercial and industrial loans.....	0.00	0.00	0.00		
All other loans and leases.....	3.48	3.19	2.67	1.79	0.52
Total 90+ days PD securitized assets.....	16.36	16.88	15.48	12.44	10.03
TOTAL PD SEC ASSETS % OF SEC ASSETS	21.03	22.36	21.15	18.44	15.72
NET LOSS ON SEC ASSETS % OF TYPE:					
1-4 family residential loans	4.96	5.21	5.27	5.52	2.55
Home equity lines	45.80	45.21	46.93	36.55	32.57
Credit card receivables	8.96	8.58	9.15	8.65	5.39
Auto loans.....	2.59	2.77	1.55	6.87	1.97
Commercial and industrial loans.....	0.00	0.00	0.00		
All other loans and leases.....	0.40	0.05	0.12	0.22	0.07
Total net losses on sec assets.....	5.29	5.66	5.80	5.74	2.94
30-89 DAYS PD MANAGED ASSETS % OF TYPE:					
1-4 family residential loans	5.51	5.99	6.20	6.50	6.10
Home equity lines	1.83	2	1.78	1.90	2.21
Credit card receivables	2.66	3.20	2.57	2.88	2.62
Commercial and industrial loans.....	1.10	0.79	0.90	0.66	0.92
All other loans and leases.....	1.21	1.16	1.02	1.09	1.21
Total managed loans PD 30-89 days.....	3.18	3.49	3.48	3.69	3.55
90+ DAYS PD MANAGED ASSETS % OF TYPE:					
1-4 family residential loans	18.14	17.56	15.72	12.55	9.92
Home equity lines	1.42	1.31	1.22	1.24	1.11
Credit card receivables	3.54	2.71	3.17	3.16	2.32
Commercial and industrial loans.....	0.55	0.47	0.38	0.31	0.22
All other loans and leases.....	1.03	0.81	0.68	0.58	0.33
Total managed loans PD 90+ days.....	8.18	7.98	7.35	6.11	4.76
TOTAL PAST DUE MANAGED ASSETS.....	11.36	11.46	10.83	9.80	8.31
NET LOSSES ON MANAGED ASSETS % OF TYPE:					
1-4 family residential loans	4.24	4.34	4.33	4.38	2.14
Home equity lines	2.92	2.79	2.74	2.49	1.17
Credit card receivables	10.25	10.22	9.81	8.67	4.70
Commercial and industrial loans.....	3.22	2.80	2.56	1.22	0.77
All other loans and leases.....	1.30	1.16	0.76	0.76	0.40
NET LOSSES ON MANAGED ASSETS	4.17	4.18	4.01	3.68	1.90

Parent Company Income Statement

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005	Percent Change	
						1-yr	5-yr
OPERATING INCOME: (\$000)							
Income from bank subsidiaries.....	16,532,000	3,979,000	6,490,000	3,252,000	2,008,000	315.48	574.23
Dividends	15,235,000	1,000,000	3,500,000	1,000,000	500,000	1,423.50	1,804.38
Interest.....	1,063,000	2,735,000	2,808,000	2,033,000	1,262,000	-61.13	29.79
Management and service fees.....	228,000	192,000	250,000	268,000	200,000	18.75	-76.35
Other income	6,000	52,000	-68,000	-49,000	46,000	-88.46	
Income from nonbank subsidiaries.....	2,216,000	3,586,000	5,657,000	4,269,000	2,327,000	-38.20	22.70
Dividends	1,036,000	1,687,000	2,463,000	1,999,000	791,000	-38.59	33.85
Interest.....	438,000	1,804,000	2,234,000	1,530,000	1,074,000	-75.72	-17.82
Management and service fees.....	742,000	95,000	911,000	724,000	462,000	681.05	59.57
Other income	0	0	49,000	16,000	0		-100
Income from subsidiary BHCs.....	0	2,085,000	2,373,000	1,984,000	1,894,000	-100	-100
Dividends	0	2,085,000	2,334,000	1,935,000	1,861,000	-100	-100
Interest.....	0	0	39,000	49,000	33,000		-100
Management and service fees.....	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries.....	18,748,000	9,650,000	14,520,000	9,505,000	6,229,000	94.28	300.26
Securities gains (losses).....	13,000	0	0	-1,000	55,000		1,200
Other operating income.....	1,371,000	-568,000	345,000	353,000	382,000		155.78
Total operating income.....	20,132,000	9,082,000	14,865,000	9,857,000	6,666,000	121.67	285.60
OPERATING EXPENSES: (\$000)							
Personnel expenses.....	848,000	302,000	337,000	804,000	584,000	180.79	54.18
Interest expense.....	4,696,000	6,879,000	6,427,000	4,536,000	3,076,000	-31.73	156.05
Other expenses	1,532,000	2,035,000	1,568,000	1,316,000	1,341,000	-24.72	-10.30
Provision for loan and lease losses.....	1,000	-2,000	0	5,000	1,000		
Total operating expenses.....	7,077,000	9,214,000	8,332,000	6,661,000	5,002,000	-23.19	72.95
Income (loss) before taxes.....	13,055,000	-132,000	6,533,000	3,196,000	1,664,000		1,056.33
Applicable income taxes (credit).....	-1,269,000	-2,582,000	-589,000	-982,000	-852,000		
Extraordinary items.....	0	0	0	0	0		
Income before undist inc of subs	14,324,000	2,450,000	7,122,000	4,178,000	2,516,000	484.65	750.09
Equity in undistributed inc of subs	-2,596,000	3,155,000	8,243,000	10,266,000	5,967,000		
Bank subsidiaries.....	-6,811,000	9,421,000	7,224,000	8,924,000	4,559,000		
Nonbank subsidiaries	4,037,000	-5,786,000	1,839,000	1,236,000	1,997,000		575.08
Subsidiary BHCs.....	178,000	-480,000	-820,000	106,000	-589,000		-78.42
Net income (loss).....	11,728,000	5,605,000	15,365,000	14,444,000	8,483,000	109.24	162.61
MEMORANDA:							
Bank net income.....	8,424,000	10,421,000	10,724,000	9,924,000	5,059,000	-19.16	290.36
Nonbank net income.....	5,073,000	-4,099,000	4,302,000	3,235,000	2,788,000		269.75
Subsidiary BHCs' net income	178,000	1,605,000	1,514,000	2,041,000	1,272,000	-88.91	-85.56

Parent Company Balance Sheet

	12/31/2009	% of Total	12/31/2008	% of Total	12/31/2007	% of Total	12/31/2006	12/31/2005	Percent Change
									1-yr 5-yr
ASSETS: (\$000)									
Investment in bank subs.....	181,789,000	40.57	162,396,000	37.23	135,135,000	43.01	117,859,000	109,137,000	11.94 82.12
Common and preferred stock	127,609,000	28.48	129,075,000	29.59	106,400,000	33.86	96,042,000	87,364,000	-1.14 56.23
Exc cost over fair value.....	27,000	0.01	28,000	0.01	30,000	0.01	32,000	34,000	-3.57 -25
Loans, adv, notes, & bonds	53,247,000	11.88	32,857,000	7.53	28,295,000	9	21,449,000	21,349,000	62.06 197.69
Other receivables.....	906,000	0.20	436,000	0.10	410,000	0.13	336,000	390,000	107.80 313.70
Investment in nonbank subs.....	114,988,000	25.66	160,587,000	36.82	79,424,000	25.28	57,655,000	53,504,000	-28.40 116.91
Common and preferred stock	32,547,000	7.26	27,968,000	6.41	25,710,000	8.18	22,552,000	21,367,000	16.37 83.86
Exc cost over fair value.....	1,078,000	0.24	1,587,000	0.36	819,000	0.26	821,000	770,000	-32.07 26.23
Loans, adv, notes, & bonds	81,068,000	18.09	130,728,000	29.97	52,665,000	16.76	34,096,000	31,158,000	-37.99 136.54
Other receivables.....	295,000	0.07	304,000	0.07	230,000	0.07	186,000	209,000	-2.96 62.09
Investment in sub BHCs.....	29,803,000	6.65	24,065,000	5.52	22,312,000	7.10	23,955,000	24,314,000	23.84 19.73
Common and preferred stock	29,803,000	6.65	24,065,000	5.52	22,312,000	7.10	22,975,000	23,380,000	23.84 24.59
Exc cost over fair value.....	0	0.00	0	0.00	0	0.00	0	0	0
Loans, adv, notes, & bonds	0	0.00	0	0.00	0	0.00	975,000	930,000	-100
Other receivables.....	0	0.00	0	0.00	0	0.00	5,000	4,000	-100
ASSETS EXCLUDING INV IN SUBS:									
Net loans and leases	1,316,000	0.29	1,525,000	0.35	1,423,000	0.45	971,000	338,000	-13.70 712.35
Securities.....	2,647,000	0.59	1,587,000	0.36	43,000	0.01	257,000	285,000	66.79 11.41
Sec purchased (rev repos)	0	0.00	0	0.00	0	0.00	0	0	0
Cash & due fr af l dep inst.....	87,988,000	19.63	60,562,000	13.89	53,082,000	16.89	19,515,000	9,913,000	45.29 684.49
Cash & due fr unrel dep inst	7,000	0.00	24,000	0.01	0	0.00	0	0	-70.83
Premises, furn, x & equip.....	1,000	0.00	24,000	0.01	3,000	0.00	4,000	8,000	-95.83 -94.12
Intangible assets.....	0	0.00	0	0.00	0	0.00	0	0	0
Other assets	21,085,000	4.71	19,058,000	4.37	19,477,000	6.20	18,220,000	17,541,000	10.64 47.42
Bal due fr subs & rel inst.....	8,515,000	1.90	6,340,000	1.45	3,324,000	1.06	1,734,000	552,000	34.31 910.08
Total assets.....	448,139,000	100.00	436,168,000	100.00	314,223,000	100.00	240,170,000	215,592,000	2.74 116.87
LIABILITIES AND CAPITAL:									
Deposits	0	0.00	0	0.00	0	0.00	0	0	0
Securities sold (repos).....	0	0.00	0	0.00	0	0.00	0	0	0
Commercial paper	37,816,000	8.44	33,682,000	7.72	49,596,000	15.78	18,849,000	13,688,000	12.27 204.23
Other borrowings 1 yr or less	29,259,000	6.53	22,869,000	5.24	18,942,000	6.03	10,485,000	11,345,000	27.94 168.55
Borrowings with mat over 1 yr	141,442,000	31.56	128,150,000	29.38	60,835,000	19.36	40,256,000	32,476,000	10.37 336.33
Subordinated notes and deb	26,690,000	5.96	30,752,000	7.05	29,648,000	9.44	28,001,000	26,640,000	-13.21 7.88
Other liabilities	8,035,000	1.79	9,364,000	2.15	8,043,000	2.56	7,606,000	7,721,000	-14.19 27.34
Bal due to sub & rel inst.....	39,532,000	8.82	44,467,000	10.19	23,938,000	7.62	19,183,000	16,511,000	-11.10 178.49
Total liabilities	282,774,000	63.10	269,284,000	61.74	191,002,000	60.79	124,380,000	108,381,000	5.01 180.01
Equity Capital	165,365,000	36.90	166,884,000	38.26	123,221,000	39.21	115,790,000	107,211,000	-0.91 56.52
Perpetual pfd stk (inc surplus)	8,152,000	1.82	31,939,000	7.32	0	0.00	0	139,000	-74.48 2,304.72
Common stock.....	4,105,000	0.92	3,942,000	0.90	3,658,000	1.16	3,658,000	3,618,000	4.13 14.50
Common surplus.....	97,982,000	21.86	92,143,000	21.13	78,597,000	25.01	77,807,000	74,995,000	6.34 34.59
Retained earnings.....	62,481,000	13.94	54,013,000	12.38	54,715,000	17.41	43,600,000	33,847,000	15.68 106.83
Accum oth comprehensive inc.....	-91,000	-0.02	-5,687,000	-1.30	-917,000	-0.29	-1,557,000	-626,000	
Oth equity capital components	-7,264,000	-1.62	-9,466,000	-2.17	-12,832,000	-4.08	-7,718,000	-4,762,000	
Total liab and equity capital	448,139,000	100.00	436,168,000	100.00	314,223,000	100.00	240,170,000	215,592,000	2.74 116.87
MEMORANDA:									
Loans and adv fr bank subs	0	0.00	0	0.00	0	0.00	0	0	0
Loans and adv fr nonbk subs	38,807,000	8.66	42,215,000	9.68	23,169,000	7.37	17,352,000	16,022,000	-8.07 175.91
NP to subs iss tr prf sec.....	19,380,000	4.32	17,296,000	3.97	15,210,000	4.84	12,370,000	11,498,000	12.05 90.99
Loans and adv from sub BHCs.....	0	0.00	0	0.00	0	0.00	0	0	0
Subord & LT debt 1 yr or less.....	1,713,000	0.38	3,732,000	0.86	927,000	0.30	1,858,000	758,000	-54.10 -0.87
Guar Ins to bks, nonbks, BHCs	27,647,000	6.17	21,883,000	5.02	15,008,000	4.78	12,095,000	11,322,000	26.34 172.04

Parent Company Analysis—Part 1

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PROFITABILITY:															
Net income / Avg equity capital	7.12	-3.46	73	4.03	-3.42	54	12.92	8.75	67	13.05	13.95	40	8.02	14.35	12
Bank net inc / Avg eq inv in banks.....	6.51	0.29	66	9	0.65	71	10.68	9.71	56	10.90	14.64	23	5.99	14.14	14
Nonbk net inc / Avg eq inv in nonbanks.....	16.21	-1.49	95	-14.77	-1.92	14	16.98	6.73	83	14.36	9.27	71	13.64	8.80	87
Sub BHCs net inc / Avg eq inv in sub BHCs.....	0.69	-6.01	58	6.47	-3.51	71	6.71	6.54	48	8.63	8.92	53	5.30	10.94	32
Bank net income / Parent net income.....	71.83	81.94	39	185.92	88.60	90	69.79	78.21	25	68.71	76.65	24	59.64	71.56	26
Nonbank net income / Parent net income	43.26	11.50	84		13.08		28	5.89	91	22.40	4.94	87	32.87	5.57	95
Sub BHCs net inc / Parent net income.....	1.52	78.38	7	28.64	80.03	30	9.85	73.87	15	14.13	69.45	18	14.99	65.03	25
LEVERAGE:															
Total liabilities / Equity capital	171	47.48	89	161.36	33.21	95	155.01	34.44	94	107.42	35.29	89	101.09	33.49	90
Total debt / Equity capital.....	142.24	22.32	92	129.10	17.57	98	129.05	16.48	95	84.28	15.66	94	78.49	15.82	92
Tot debt + NP to subs Iss tr pref / Equity capital.....	153.95	32.24	93	139.47	27.04	97	141.40	26.01	95	94.97	25.31	94	89.21	24.23	92
Tot debt + Lns guaranteed for af / Equity capital	158.95	26.13	92	142.22	19.91	97	141.23	18.53	95	94.73	17.33	94	89.05	20.12	91
Total debt / Eq cap - exc over fair value.....	143.19	22.65	92	130.37	17.77	98	129.95	16.69	95	84.91	15.89	94	79.08	16.27	92
Long-term debt / Equity capital	101.67	18.26	91	95.22	12.03	95	73.43	11.89	92	58.95	11.77	94	55.14	12.45	91
Short-term debt / Equity capital	40.56	3.51	97	33.89	3.65	94	55.62	3.73	97	25.33	3.12	95	23.35	2.55	94
Current portion of LT debt / Equity capital	1.04	0.19	91	2.24	0.21	94	0.75	0.05	92	1.60	0.28	86	0.71	0.12	87
Exc cost over fair value / Equity capital	0.67	0.56	79	0.97	0.30	83	0.69	0.29	80	0.74	0.40	78	0.75	1.06	80
Long-term debt / Consolidated LT debt	68.60	16.65	90	58.49	14.05	91	50.56	12.74	92	53.54	14.84	86	55.47	15.07	88
DOUBLE LEVERAGE:															
Equity investment in subs / Equity capital	115.54	110.07	70	109.49	105.96	67	126.01	112.58	82	123	110.24	82	123.98	108.78	91
Total investment in subs / Equity capital.....	197.49	128.58	89	207.96	116.40	94	192.23	122.25	92	172.27	121.05	89	174.38	119.83	92
Equity inv in subs / Eq cap, Qual TPS + Oth PS in T1	103.54	100.14	69	99.45	95.25	70	112.97	100.18	86	111.26	99.43	82	112.11	99.24	87
Total inv in subs / Eq cap, Qual TPS + Oth PS in T1.....	176.97	117.61	89	188.89	104.70	95	172.34	108.32	94	155.82	108.62	92	157.69	108.79	92
DOUBLE LEVERAGE PAYBACK:															
Equity inv in subs – eq cap / Net inc (X).....	2.19	1.87	66	2.83	1.53	75	2.09	1.65	65	1.84	0.91	79	3.03	0.71	92
Eq inv in subs – eq cap / Net inc-div (X).....	3.03	8.17	39		4.94		3.14	4.89	57	2.78	2.26	67	7.06	1.90	94
COVERAGE ANALYSIS:															
Op inc-tax + noncash / Oper exp + div	207.24	85.95	93	73.95	92.64	33	114.17	131.72	46	93.48	136.59	21	74.43	145.11	10
Cash fr op + noncash + op ex / Op ex + div	208.92	89.17	87	146.78	95.72	84	120.24	138.88	47	99.06	134.43	21	75.25	147.51	11
Adj cash / Op exp + repaid LT debt + div.....	164.60	71.86	85	119.21	168.39	53	233.85	96.06	97	143.22	114.51	84	92.80	98.70	28
Pretax oper inc + int exp / Int expense	378	167.92	71	98.08	921.02	34	201.65	5,442.83	22	170.46	3,185.46	9	154.10	3,665.49	7
Pretax opinc + int exp + tr pref / Int exp + tr	328.11	208.50	74	98.33	420.71	30	189.27	915.84	24	159.91	651.11	14	143.63	896.12	7
Div + int from subs / Int exp + div	223.38	77.63	90	70.61	107.58	29	115.41	165.84	33	90.91	157.02	20	69.71	176.22	8
Fees + other inc from subs / Sal + oth exp	41.01	14.87	80	14.51	13.56	72	59.95	15.70	81	45.24	15.33	76	36.78	19.65	72
Net inc / Curr part of LT debt + pfd div (X).....	2.82	56.41	34	1.27	34.33	16	16.57	348.50	33	7.76	128.89	33	11	813.95	40
OTHER RATIOS:															
Net assets repr in 1 yr / Total assets	3.16	4.64	50	1.02	4.43	43	-11.06	-0.11	10	-10.63	0.78	8	-9.88	0.40	8
PAST DUE AND NONACCRUAL AS % OF LNS&LS:															
90+ days past due	0.00	0.00	47	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	47
Nonaccrual.....	0.00	0.07	45	0.00	8.55	42	0.00	0.66	43	0.00	11.33	39	0.00	0.62	45
Total	0.00	0.21	42	0.00	8.55	42	0.00	0.66	43	0.00	11.33	39	0.00	11.11	42
GUARANTEED LOANS AS % OF EQUITY CAPITAL:															
To bank subsidiaries	0.00	0.00	47	0.00	0.01	91	0.02	0.00	92	0.02	0.00	94	0.15	0.00	95
To nonbank subsidiaries	16.72	1.38	92	13.11	1.27	91	12.16	0.48	95	10.42	0.25	95	10.41	1.22	92
To subsidiary BHCs	0.00	0.00	48	0.00	0.00	47	0.00	0.00	47	0.00	0.01	47	0.00	0.01	46
Total	16.72	1.52	91	13.11	1.52	90	12.18	0.60	94	10.45	0.36	94	10.56	1.76	91
AS A PCT OF CONSOLIDATED BHC ASSETS:															
Nonbank assets of nonbank subsidiaries.....	22.89	10.54	80	26.77	6.04	90	22.33	5.39	91	21.57	5.81	85	23.24	6.98	87
Combined thrift assets.....	0.00	0.10	45	0.00	0.37	43	0.00	0.23	44	0.00	0.39	42	0.00	0.35	44
Combined foreign nonbank sub assets	2.09	1.06	85	2.22	0.12	94	1.73	0.11	94	1.47	0.11	92	1.36	0.14	91

BHC Name JPMORGAN CHASE & CO.

RSSD Number 1039502

City/State NEW YORK, NY

FR Dist: 2 Peer: 1

FR BHCPR
Page 23**Parent Company Analysis—Part 2**

	12/31/2009			12/31/2008			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PAYOUT RATIOS - PARENT:															
Div paid / Inc before undist inc	22.76	111.42	14	257.43	121.25	89	72.52	71.25	56	116.42	68.73	85	192.53	68.89	92
Dividends paid / Net income.....	27.80	60.24	23	112.52	67.94	78	33.62	50.51	31	33.67	36.79	36	57.10	39.47	86
Net income – dividends / Avg equity.....	5.14	-5.95	80	-0.50	-7.62	56	8.58	3.66	77	8.65	8.58	47	3.44	8.47	12
PERCENT OF DIVIDENDS PAID:															
Dividends from bank subs	467.33	57.58	95	15.86	73.41	33	67.76	129.55	32	20.56	125.44	25	10.32	138.97	23
Dividends from nonbank subs	31.78	9.27	84	26.75	5.67	90	47.69	8.12	90	41.10	6.21	90	16.33	11.16	76
Dividends from subsidiary BHCs	0.00	6.81	41	33.06	12.27	82	45.19	16.03	82	39.78	17.75	79	38.42	21.35	76
Dividends from all subsidiaries	499.11	91.53	96	75.66	114.66	30	160.64	194.05	54	101.44	175.07	22	65.07	197.28	9
PAYOUT RATIOS - SUBSIDIARIES:															
PERCENT OF BANK NET INCOME:															
Dividends from bank subs.....	180.85	56.21	97	9.60	78.98	17	32.64	86.39	13	10.08	66.52	12	9.88	59.78	11
Interest income from bank subs.....	12.62	2.82	91	26.25	5.30	87	26.18	4.07	94	20.49	3.07	93	24.95	2.56	94
Mgt & service fees from bank subs.....	2.71	17.41	69	1.84	5.52	77	2.33	4.86	71	2.70	3.62	72	3.95	3.56	74
Other income from bank subs.....	0.07	0.52	91	0.50	0.06	90	-0.63	0.04	1	-0.49	0.01	3	0.91	0.27	89
Operating income from bank subs	196.25	81.59	88	38.18	110.41	12	60.52	104.62	25	32.77	76.68	15	39.69	68.32	22
PERCENT OF NONBANK NET INCOME:															
Dividends from nonbank subs.....	20.42	53.46	43		60.27		57.25	80.92	50	61.79	55.89	53	28.37	47.31	54
Interest income from nonbank subs.....	8.63	26.24	60		13.52		51.93	60.61	75	47.30	30.14	79	38.52	24.40	81
Mgt & serv fees from nonbank subs	14.63	1.32	90		4.20		21.18	2.56	90	22.38	3.76	88	16.57	2.75	86
Other income from nonbank subs.....	0.00	0.50	43		0.01		1.14	0.03	94	0.49	0.02	94	0.00	0.01	48
Operating inc from nonbank subs	43.68	100.48	43		85.61		131.50	188.18	55	131.96	109.39	68	83.46	101.72	56
PERCENT OF SUB BHCs' NET INCOME:															
Dividends from subsidiary BHCs	0.00	52.02	17	129.91	134.04	78	154.16	38.68	95	94.81	46.80	86	146.31	48.92	92
Interest inc from subsidiary BHCs.....	0.00	4.81	28	0.00	20.51	25	2.58	8.74	66	2.40	4.08	63	2.59	4.48	66
Mgt & serv fees from sub BHCs.....	0.00	1.99	35	0.00	3.96	35	0.00	1.78	38	0.00	0.44	40	0.00	3.17	37
Other income from subsidiary BHCs.....	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	47	0.00	0.00	50
Operating income from sub BHCs	0.00	58.82	14	129.91	158.51	64	156.74	54.91	90	97.21	54.75	77	148.90	60.70	92
DEPENDENCE ON SUBSIDIARIES:															
PERCENT OF TOTAL OPERATING INCOME:															
Dividends from bank subsidiaries	75.68	30.96	69	11.01	47.12	38	23.55	57.87	28	10.15	57.66	26	7.50	55.37	27
Interest income from bank subs.....	5.28	5.45	75	30.11	5.47	90	18.89	2.70	93	20.62	2.76	94	18.93	2.40	94
Mgt & serv fees from bank subs	1.13	6.89	72	2.11	4.11	77	1.68	2.72	77	2.72	3.23	76	3	2.62	78
Other income from bank subs.....	0.03	0.03	93	0.57	0.08	91	-0.46	0.01	1	-0.50	0.00	2	0.69	0.02	94
Operating income from bank subs	82.12	51.70	61	43.81	66.85	31	43.66	69.02	25	32.99	67.12	24	30.12	64.11	25
Dividends from nonbank subs.....	5.15	6.93	67	18.58	5.44	84	16.57	3.79	86	20.28	3	92	11.87	4.35	81
Interest income from nonbank subs.....	2.18	5.35	65	19.86	2.43	91	15.03	1.80	93	15.52	1.87	94	16.11	1.51	94
Mgt & serv fees from nonbank subs	3.69	0.10	98	1.05	0.09	94	6.13	0.07	98	7.35	0.09	98	6.93	0.12	97
Other income from nonbank subs.....	0.00	0.00	46	0.00	0.00	47	0.33	0.00	95	0.16	0.00	94	0.00	0.00	47
Operating inc from nonbank subs	11.01	15.34	61	39.48	10.23	87	38.06	6.46	89	43.31	5.90	94	34.91	7.27	90
Dividends from subsidiary BHCs	0.00	3.46	41	22.96	9.68	82	15.70	9.19	81	19.63	11.45	79	27.92	12.67	77
Interest income from subsidiary BHCs.....	0.00	0.77	42	0.00	0.88	40	0.26	0.58	83	0.50	0.33	86	0.50	0.42	81
Mgt & serv fees from sub BHCs.....	0.00	0.01	47	0.00	0.03	45	0.00	0.00	46	0.00	0.01	45	0.00	0.06	45
Other income from subsidiary BHCs.....	0.00	0.00	49	0.00	0.00	49	0.00	0.00	50	0.00	0.00	49	0.00	0.00	50
Operating income from sub BHCs	0.00	6.56	38	22.96	13.61	80	15.96	12.75	80	20.13	13.21	79	28.41	14.69	77
Loans and adv from subs / St debt	57.86	567.45	28	74.65	304.69	31	33.80	1,079.59	20	59.15	459.84	27	64	487.31	33
Loans and adv from subs / Total debt.....	16.50	125.33	30	19.59	83.42	33	14.57	124.27	26	17.78	135.19	32	19.04	138.66	42